British Association for the Advancement of Science

Toronto Meeting 1897

Preliminary Programme

With Maps and Illustrations

TORONTO
1896

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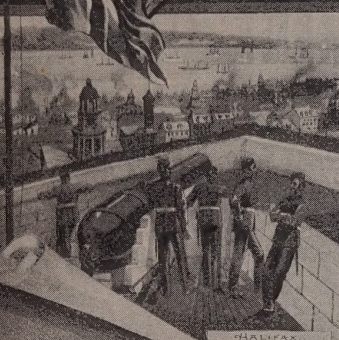

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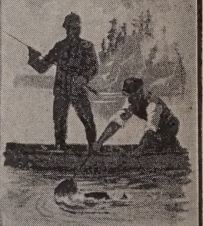

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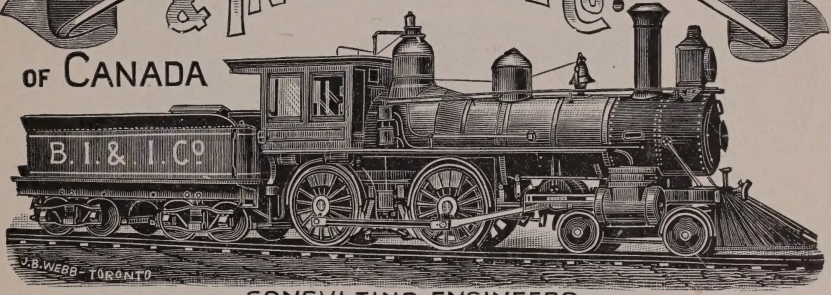

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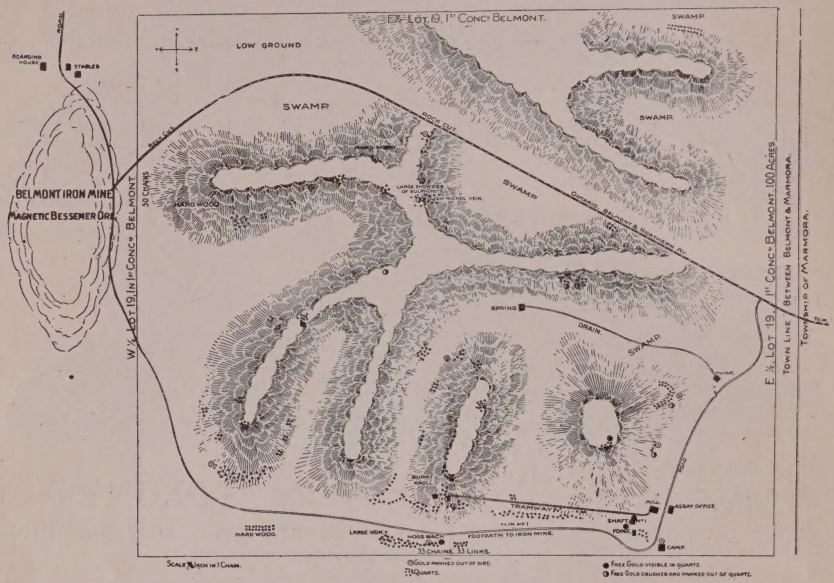
Plan showing the E 1-2 Lot 19, in 1st Con., Belmont Township, in the County of Peterboro', Ontario, Canada, the property of the Ledyard Gold Mines Co., Ltd.



In 1893 Mr. H. P. Brummel, the Mining Engineer of the Geological Survey of the Dominion of Canada, made a thorough inspection of the mine and pronounced it entirely free from arsenic, and a good paying ore; also a number of good sized veins which have all the appearance of true fissure veins.

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Toronto, Looking South from Queen's Park.

British Association for the Advancement of Science

Toronto Meeting 1897

Preliminary Programme

With Maps and Illustrations

Issued by the Publication Committee of the Toronto Local Executive of the British Association for the Advancement of Science

TORONTO
1896

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CANADA PERMANENT

Loan & Savings Company

INCORPORATED A.D. 1855

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Paid-up Capital, - -	**2,600,000**
Reserved Funds, - -	**1,571,514**
Total Assets, - - -	**12,600,000**

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CONTENTS.

	PAGE
Committees,	6
The Toronto Meeting	7
Ocean Routes	9
Rimouski and the Maritime Provinces	11
Quebec	15
Montreal	15
Routes from Montreal to Toronto	19
Kingston, Peterborough	21
Toronto	23
Toronto—Boarding Accommodation	25
Toronto—Hospitals	25
Toronto—Public Library	25
Toronto—Educational Institutions	25
Toronto—The University of Toronto	29
Toronto—Rooms for Meetings of Sections of the British Association	31
Toronto—Clubs. Canadian Sports	33
Toronto—Events of Special Interest in 1897	33
Toronto—Short Excursions	39
Niagara Falls	39
Niagara Fruit Region. Barrie. Georgian Bay	43
Note on the Game Laws of Ontario	21
The North West—Manitoba, the Territories and the Rocky Mountains	47
The North West—Manitoba Resources	49
The North West—The Prairies	49
The North West—Calgary and Banff	51
British Columbia—Through the Mountains	53
British Columbia—Kootenay Gold Mines	53
British Columbia—Vancouver and Victoria	55
Alaska	59
Homeward Journey from Toronto	59
General Programme of Excursions	61
Time Table of Excursions	63
Some Special Features of Interest and Subjects for Investigation	63
Conclusion	67
Addenda,	71

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LIST OF MAPS AND ILLUSTRATIONS.

PAGE

Toronto, looking South from Queen's Park, - - - - *Frontispiece.*
Halifax, Nova Scotia (Bird's-eye view), - - - - - - 10
Orangedale, Bras d'Or Lake, Cape Breton, - - - - - - 8
Quebec—from Point Levis, - - - - - - - - - 12
Quebec—Hotel Frontenac, - - - - - - - - - 14
Quebec—Provincial Buildings, - - - - - - - - 13
Falls of Montmorency, - - - - - - - - - - 16
Saguenay River, Cape Trinity, - - - - - - - - 17
Montreal, - - - - - - - - - - - - - - 18
Ottawa—Dominion Parliament Buildings, - - - - - - 20
Toronto—Provincial Parliament Buildings, - - - - - 22
Toronto—City Hall, - - - - - - - - - - 24
Toronto—Trinity College, - - - - - - - - - 26
Toronto—Victoria University, Knox College, - - - - - 27
Toronto—University of Toronto—Main Buildings, - - - 28
Toronto—University of Toronto—The Library, - - - - 30
Toronto—University of Toronto—Biological Department, with the the Museum, - - - - - - - - - - - 32
Toronto—University of Toronto—Plan showing Buildings alloted for Sectional Meetings and Offices, - - - - - - - 35
Toronto—University of Toronto, New Chemical Laboratory, - - 34
Toronto—Massey Hall, Interior, - - - - - - - - 36
Toronto—University Avenue, - - - - - - - - - 36
Niagara Steamer "Chippewa," - - - - - - - - 37
Map Niagara River Line, - - - - - - - - - 38
Niagara Falls—American Falls, from Inspiration Point, - - - 41
Niagara Falls—North Terminus of Niagara Canon, - - - 42
Niagara Falls—Under Table Rock, Queen Victoria Park, - - 44
Niagara Falls—At the Whirlpool on the Great Gorge Ry. - - 40
Niagara Falls—The Upper Rapids, from Tempest Point, - - - 45
Muskoka District—Port Sandfield, - - - - - - - 46
Lake Superior—Thunder Cape, - - - - - - - - 48
Winnipeg—Provincial Buildings, - - - - - - - - 49
Medicine Hat, Assiniboia, - - - - - - - - - 50

PAGE

Rocky Mountains—Three Sisters, near Canmore, - - - 52
Rocky Mountains—Canadian National Park, Map, - - - - - 54
Rocky Mountains—Banff Springs Hotel, - - - - - - 56
Rocky Mountains—Lakes in the Clouds "Louise," - - - - 58
Rocky Mountains—Mount Stephen Field Station, - - - - 60
British Columbia—Black Canon, Thompson River, - - - - 62
British Columbia—Fraser River at Yale, - - - - - 55
British Columbia—Sir Donald and the Great Glacier of the Selkirks, - 53
British Columbia—Snow Sheds, C. P. R., Selkirk Mountains, - 64
British Columbia—Victoria. Provincial Buildings, - - - - 66
British Columbia—Roger Pass. The Summit of the Selkirks, - 57
Map—Canadian Pacific Railway, - - - - - - - - - 68
Map—Grand Trunk Railway, - - - - - - - - - 70

British Association for the Advancement of Science.

TORONTO MEETING, 1897.

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The Toronto Meeting of the British Association, 1897.

THE next meeting of the British Association for the Advancement of Science will take place in 1897, in the city of Toronto, Ontario, Canada. The meeting at Toronto.

The city of Toronto has often been selected as the meeting place of international conventions on account of its accessibility by land and water, its situation in a highly developed and well settled agricultural region, its importance as a commercial and industrial centre, and its comparative coolness in summer. To the tourist it offers the advantage of being an extremely convenient centre from which to make excursions either in Canada or the United States.

It is intended in this preliminary programme to give an outline of what the members of the British Association may expect to find interesting in the Dominion, and to indicate the arrangements which are in progress for their reception.

The meeting of the British Association at Toronto is expected to be held from the 18th to the 27th of August, 1897. While it would be possible to reach Toronto in time for the meeting by sailing eight days prior to the 18th of August, the intending visitor would do well to leave ampler time for the journey. By doing so he will be able to take advantage of the numerous excursions which will be arranged for during the weeks immediately preceding the meeting, or to visit parts of Canada or of the United States in which he may be specially interested. July and August are pleasant months in which to cross the Ocean. If arrangements can be made to spend September in Canada, the forest scenery and the clear and somewhat pungent atmosphere of the early fall will afford a series of fresh experiences to the The date of the meeting at Toronto.

Orangedale, Bras d'Or Lake, Cape Breton.

European visitor. The last week in August and the early part of September are the most agreeable and profitable periods for a journey in the wheat areas of the North-West.

The journey from Great Britain to Canada.

The distance from England to Canada need not now be a serious obstacle, for during recent years the number of days occupied by the ocean voyage has been materially reduced, while the comforts of the voyage have greatly increased. The main routes to Toronto are by Liverpool via Quebec and Montreal; and by Glasgow, Liverpool, Southampton or London via New York. There are also routes via Boston, Philadelphia and Baltimore.

The route via New York.

For passengers from London, the lines sailing from Southampton present the attraction of a short railway journey at the beginning, and highly convenient facilities for embarking. The steamers of the American Line and those of the North German Lloyd are among the finest of their class. The Cunard steamers sailing from Liverpool perform the voyage in from six to nine days. The journey from New York to Toronto may be made via Boston and Montreal or by the River Hudson, Albany, Buffalo and Niagara Falls. A pleasant variety may be introduced by taking one of the excellent steamers of the Niagara River Line from Queenston on the Niagara River to Toronto (in two-and-half hours); or the traveller may make his way to Toronto via the Adirondack Mountains, Lake Champlain and Montreal.

The Canadian Route.

The Canadian lines of steamers from Liverpool to Montreal possess the great advantage of having an ocean voyage of only four or five days from land to land. The remaining four or five days are occupied in traversing the land-locked waters of the Gulf of St. Lawrence and in visiting Quebec. It is expected that by the summer season of 1897 there will be a greatly improved service of steamers equal to the fastest vessels on the New York route. The existing vessels of the Allan, Dominion, and Beaver Lines from Liverpool to Montreal are exceedingly comfortable. The Canadian steamers are preferred to the New York liners by those who would rather travel with a moderate than with a very large number of fellow passengers.

After the short ocean voyage the first land sighted is the coast of Newfoundland; and shortly afterwards the vessel

Bird's Eye View of Halifax.

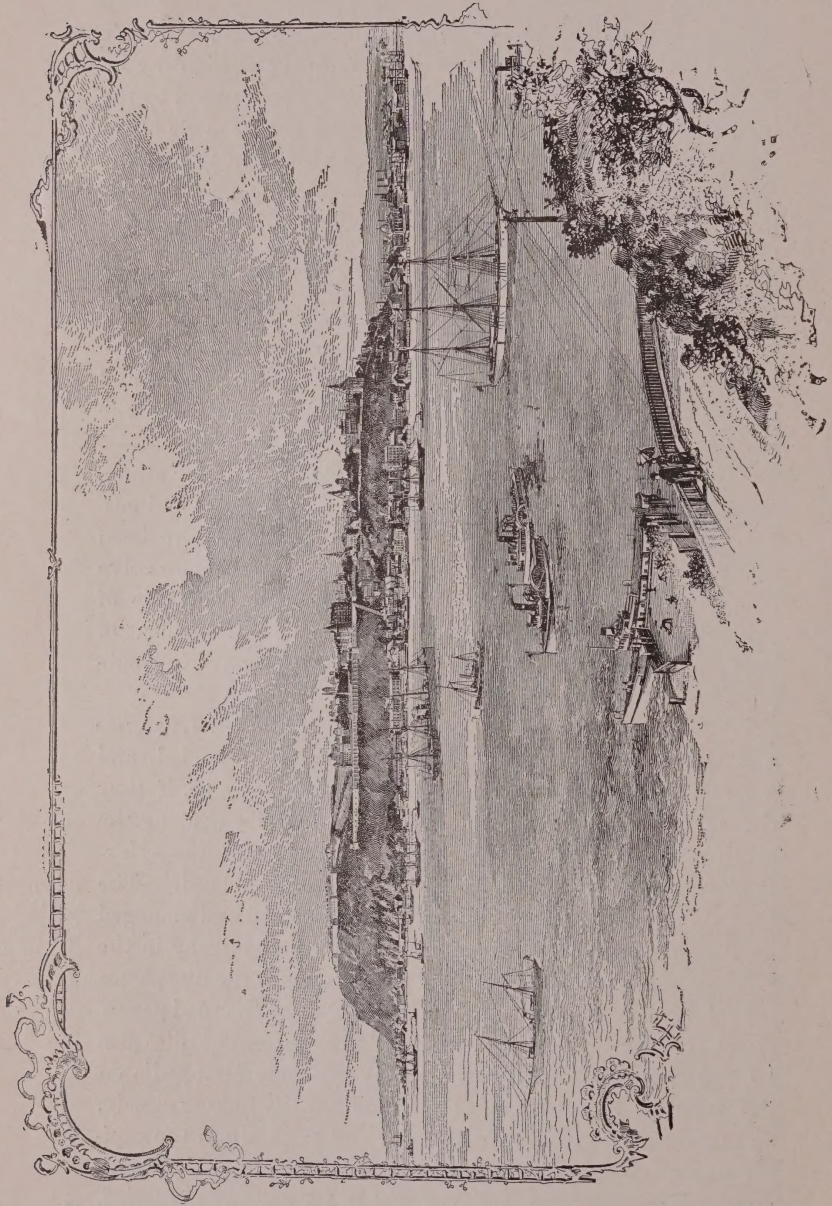
passes through the Straits of Belle Isle into the Gulf of St. Lawrence.

The River St. Lawrence is alike of historical, scientific and picturesque interest. The river formed the highway by means of which voyageurs and missionaries penetrated to the interior long before the English settlements were made along the Atlantic Coast. It was on the St. Lawrence also that the struggle between England and France for the possession of Canada naturally took place. The geology of the St. Lawrence valley is one of its most interesting features. The Appalachian mountain system, the backbone of the eastern portion of the United States, forms the south bank of the St. Lawrence; while the north bank is formed by the base of the Laurentian range. Both highlands are composed of hard and frequently crystalline rocks of the Archæan and Palæozoic periods.

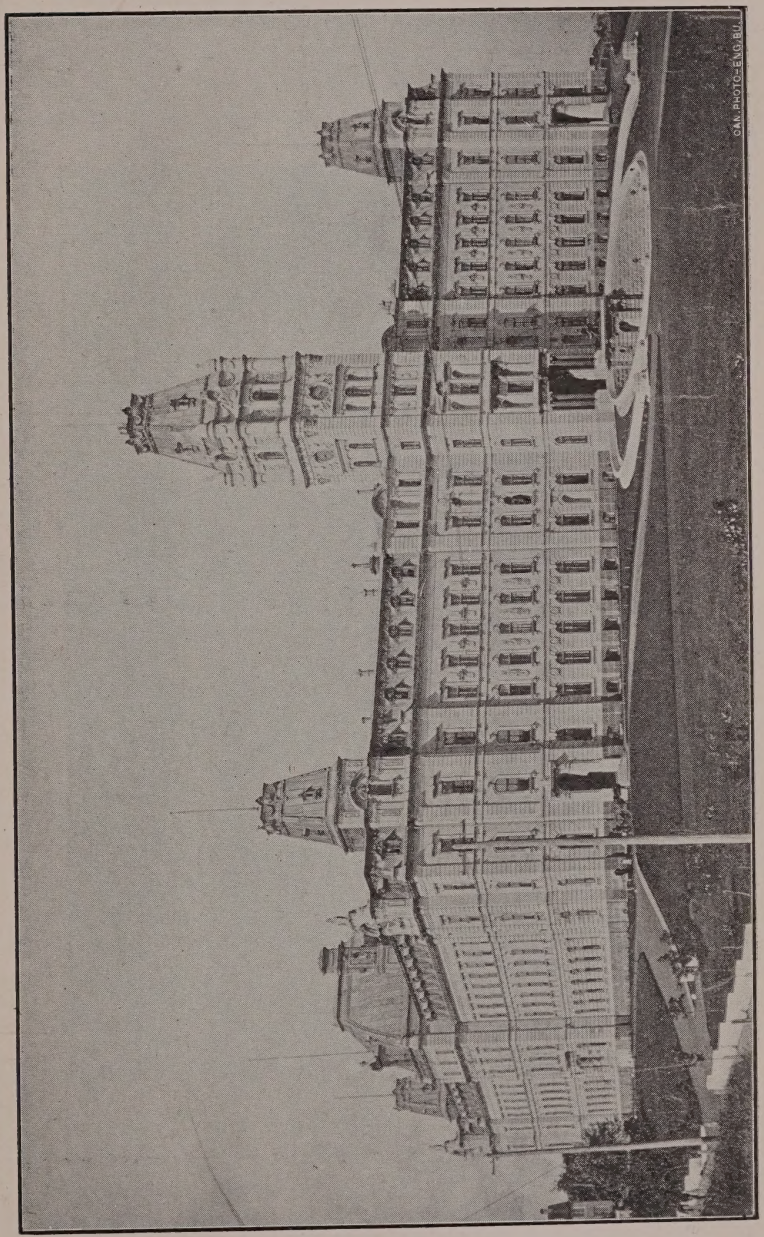
The Province of Quebec affords ample material for ethnological, linguistic and cognate studies. The dialects and customs of rural France in the seventeenth century have been transmitted with surprisingly little change through successive generations of French peasants. From the points of view of jurisprudence and economic history also, the development of land tenure in this Province abounds with interesting subjects of study.

About half-way between the mouth of the St. Lawrence and Quebec is Rimouski, where the mails are landed, and where a pilot is taken abroad. Passengers may also, if they choose, leave the steamer and, going east by railway along the south coast of the Gulf, visit the Maritime Provinces—New Brunswick, Nova Scotia and Prince Edward Island. The Intercolonial Railway of Canada, which is owned and managed by the Dominion Government, is the principal railway in the Maritime Provinces. The scenery through which the line passes is very fine. From Point Levis opposite Quebec the road passes along the south shore of the St. Lawrence to some distance beyond Rimouski; from that point it crosses to Metapedia on the beautiful Baie des Chaleurs, whose coast it follows closely, and thence on to the Bay of Fundy, and to St. John the capital of New Brunswick. Both the Metapedia and the Restigouche Rivers, by the banks of which the railway is carried,

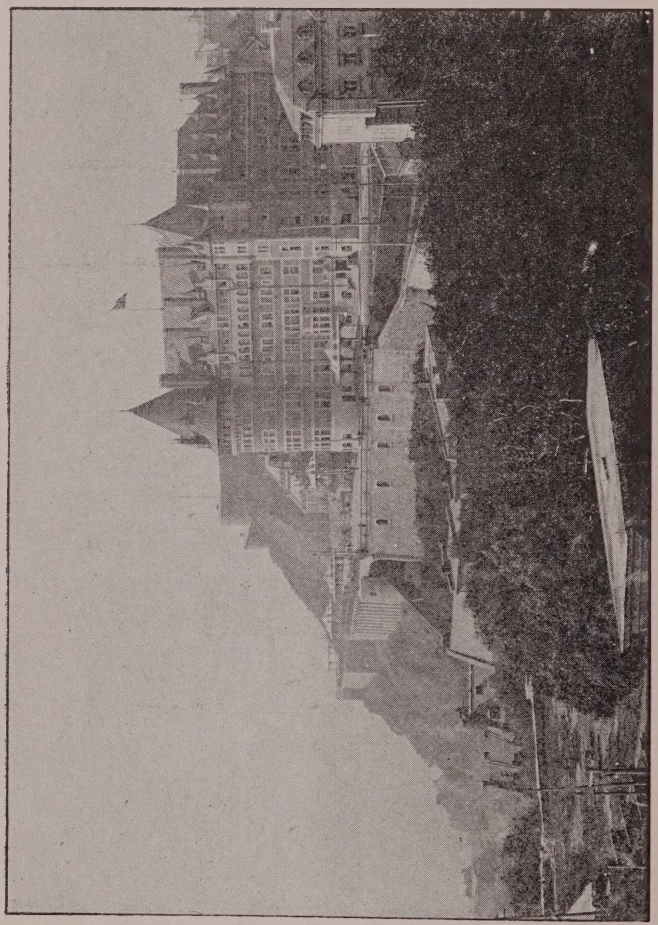
Rimouski and the Maritime Provinces.



Quebec from Point Levis.



Provincial Parliament Buildings, Quebec.



Hotel Frontenac, Quebec.

are famous for salmon fishing. From Moncton, New Brunswick, the Intercolonial Railway may be taken to Halifax, or to Sydney in Cape Breton Island. Halifax is interesting as the naval station of the North Atlantic Squadron; the city is fortified, and is garrisoned by Imperial troops.

Quebec.

Passengers may remain at Quebec for a few days and then proceed by train to their destination, or they may retain their berths in the steamer, and sail, after a brief stoppage, up the St. Lawrence to Montreal (168 miles). The city of Quebec, which was founded in 1608 by Champlain, is by common consent the most picturesque city in North America. The view of Quebec from the river and the view of the broad estuary of the St. Lawrence from the citadel are alike enchanting, while the quaint streets in the Lower Town are among the few suggestions of Mediævalism on the Continent. A characteristic vehicle, the calèche or calash, enables the visitor to mount the somewhat steep streets of the city without fatigue. The Plains of Abraham, the site of the decisive battle of 1759, are near the citadel.

Short excursions from Quebec.

Numerous short excursions may be taken from Quebec. The Falls of Montmorency (265 feet high) are six-and-a-half miles distant; and the Shrine of Ste. Anne de Beaupré, the Lourdes of American Catholic pilgrims, is twenty-one miles from Quebec.

The River Saguenay and Lake St. John may be reached from Quebec in one day by steamer, or by the Quebec and Lake St. John Railroad. The former flows through a gorge where the cliffs which form the banks of the river are on either side from 600 to 1,500 feet high—the most impressive points being Capes Trinity and Eternity.

The region round Lake St. John is a network of small lakes and rivers. The fishing is excellent, the principal rarity of the region being the land-locked salmon, known as the Winninish, which attracts many anglers to the country.

Montreal.

Montreal may be reached from Quebec by rail or by river steamer. The Canadian Pacific Railway is situated on the north, the Grand Trunk Railway on the south side of the river.

Montreal was visited by the British Association in 1884. The meeting, under the presidency of Lord Rayleigh, was held in the buildings of McGill University. Since then the

Falls of Montmorency, Quebec.

Cape Trinity Saguenay River.

Montreal, from the Towers of Notre Dame.

University has received many large benefactions, by means of which important extensions have been effected. Drives about the city and mountain park may be taken by carriage or by electric railway. The Lachine Rapids, nine miles from Montreal, may be visited in an afternoon; Beloeil Mountain, twenty miles from the city by rail, and Lake Memphremagog, eighty nine miles, are longer excursions. Lake Champlain and the Adirondack Mountains in the State of New York may also be reached from Montreal; and Boston, New York or Washington may be visited, returning to Canada by Niagara Falls. (Steamer from Queenston to Toronto).

The chief routes from Montreal to Toronto are as follows:—

Routes from Montreal to Toronto.

River Steamer by the St. Lawrence (canals where the rapids interfere with upward navigation), Lake of the Thousand Islands and Lake Ontario; rail direct by Grand Trunk and Canadian Pacific Railways via Kingston; rail direct by Canadian Pacific Railway via Ottawa; and steamer up the Ottawa River from Montreal to Ottawa, thence by rail, (Canadian Pacific Railway) to Toronto.

Each route has its advantages. The route by water affords a view of the fine scenery of the St. Lawrence and of the Thousand Islands, and also gives an opportunity of visiting Kingston. The steamers leave Montreal in the forenoon, Kingston in the afternoon of the following day, and arrive at Toronto next morning.

The routes by land afford an opportunity of visiting various cities and places of interest.

Ottawa.

At Ottawa, the capital of Canada and the seat of Government of the Dominion, are the Parliament Buildings; Rideau Hall, the residence of the Governor-General of Canada; the Chaudiere Falls; the Rideau Falls; the Geological Museum. These may all be visited within a few hours.

Near Ottawa is the Dominion Experimental Farm, to which an excursion will be organized for the benefit of those who desire to make themselves acquainted with the progress of agriculture in Canada. Ottawa is the centre of the lumber trade, the timber in the rough being floated down the Ottawa River and its tributaries from the forests hundreds of miles distant, and the logs are cut at the Ottawa Mills, by water

Dominion Parliament Buildings, Ottawa.

power. During August the mills are usually working day and night.

Kingston.

The city of Kingston may be reached by the routes described above, or the journey may be made by steamer in the Rideau Canal or by rail from Ottawa. It is finely situated at the extreme eastern end of Lake Ontario. The Canadian Military College and Queen's University are both situated there; and the district is highly interesting, especially to the geologist on account of the excellent opportunity it affords of studying the Laurentian rocks and the phenomena of glacial action. To the botanist, the marshes at the mouth of the Cataraqui are good hunting grounds for collecting aquatic and other plants. A Local Committee has been formed at Kingston for the purpose of enabling the members of the Association to examine the district to advantage, and special descriptions will be furnished upon the scientific aspects of the region.

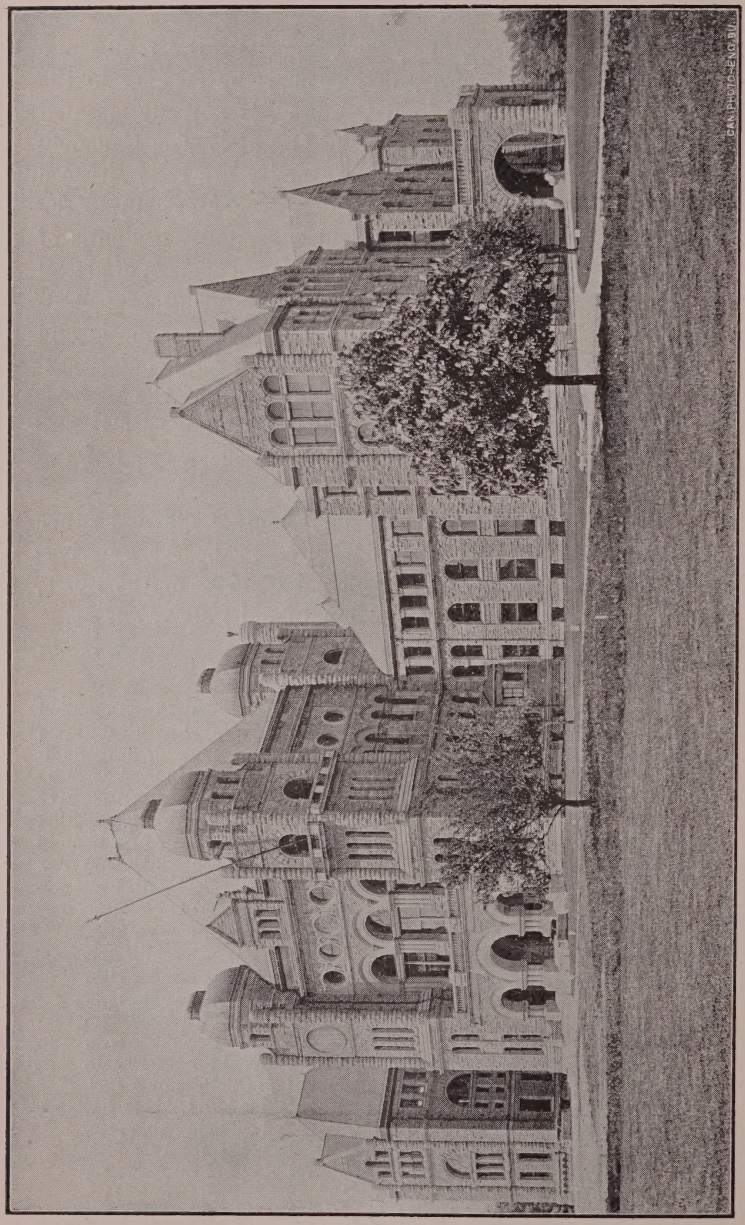
Peterborough.

From Peterborough, Rice Lake, Stony Lake and other fishing grounds may be conveniently reached. At Peterborough and Rice Lake are the principal builders of the canoe, the characteristic craft of Canadian inland waters.

NOTE ON THE GAME LAWS.

The Game and Fishery Laws of the different Provinces of the Dominion vary, and sportsmen should make themselves acquainted with the Game Laws of the Province in which they intend to hunt, shoot or fish. Summaries of the Game Laws, for the use of sportsmen, may in most cases be readily obtained on application to the Provincial Secretary at the respective seats of Provincial Government. The most noteworthy points for visiting sportsmen are, (a) That under certain conditions, it is necessary for them to take out a license; (b) That the amount of game and fish which they may kill is sometimes limited; (c) That the close season must be rigidly observed. In Ontario the following are examples of "open" seasons:

Deer	November 2nd till November 14th.
Grouse, Pheasants, Prairie Fowl, Partridge, Woodcock, Snipe, Rail, Plover, etc.	September 19th till December 14th.
Quail and Wild Turkeys	October 16th till December 14th.
Wild Swans and Geese	September 16th till April 30th.
Ducks	September 2nd till December 14th.
Beaver and Otter	November 2nd till March 31st.
Hares	September 16th till December 14th.
Bass	June 16th till May 9th.
Brook Trout	January 2nd till September 14th.
Maskinonge	June 16th till April 14th.
Salmon	May 2nd till July 31st.
Salmon Trout	December 2nd till October 31st.
Speckled Trout	May 2nd till September 14th.
White Fish	December 2nd till October 31st.



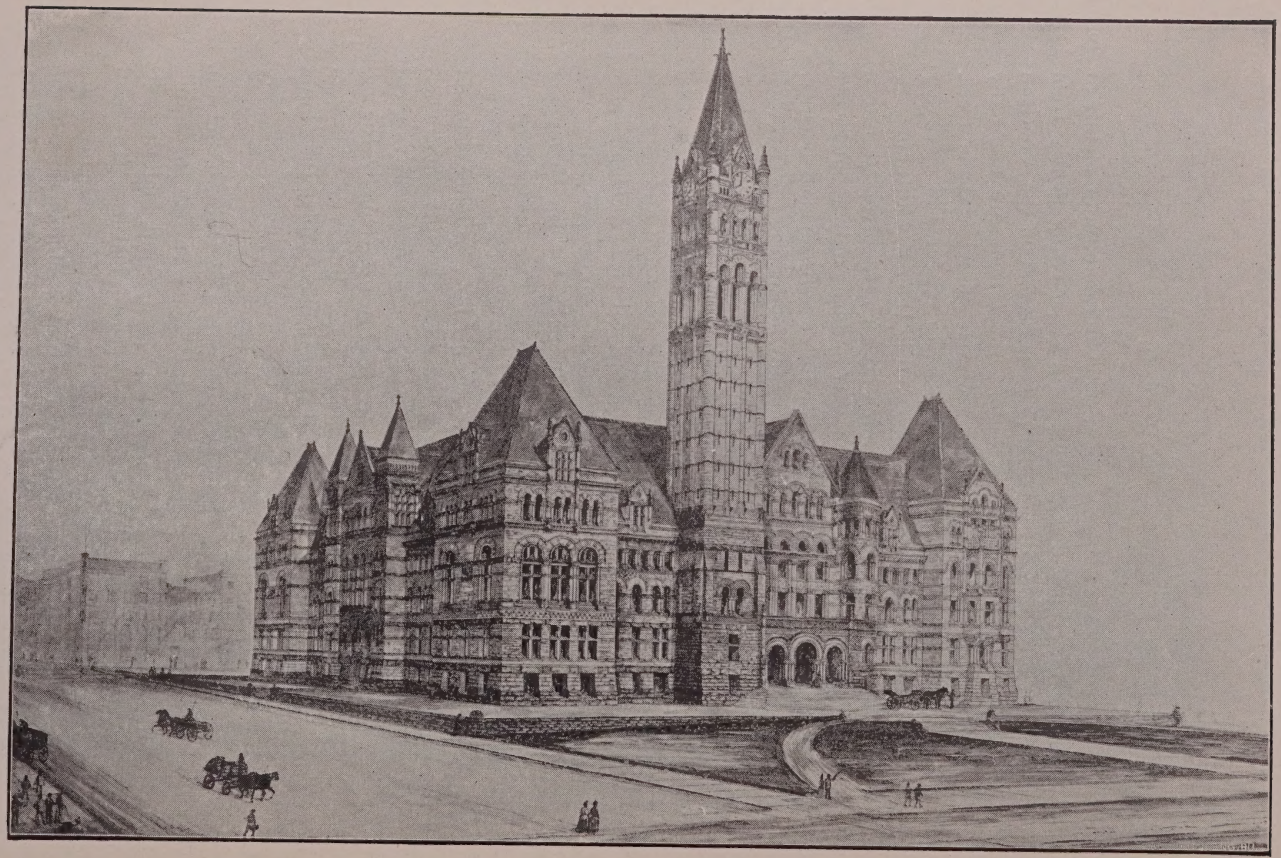
Provincial Parliament Buildings, Toronto.

TORONTO.

Toronto. TORONTO is a city of about 200,000 inhabitants, mainly of British origin, and is situated on a slope rising gently from Lake Ontario. Although the city is formed on the American model, in regular parallelograms, the streets are unusually wide, and are almost universally adorned with shade trees. The latter feature alone is sufficient to render the city very beautiful, especially in summer and in the early autumn.

Toronto occupies approximately an area of about fifteen square miles, while the population numbers only about 20 per acre. This remarkably widespread area is by no means empty. The "flat" system has not found any foothold in the city, each house, however small, being occupied as a rule by a single family, and situated in ground space sufficient to afford almost invariably a lawn, and generally a garden. In the residential districts, the grounds are frequently extensive and as a rule are kept with great care. The general effect of ample space and copious summer shade renders Toronto perhaps more attractive than any other city on the Continent. In summer the breeze from Lake Ontario prevents the temperature from rising very high, excepting on rare occasions. The average mean temperature for Toronto in July is 4.4° higher than for London, in August 3.5° higher and in September 0.5° higher. The distances of the city, which are necessarily great relatively to the population, are readily overcome by the admirable service of the Electric Street Railway. Alike in frequency of cars, in the equipment of them and in the administration of the line, the Toronto Railway is among the best, if not the best in the world.

Toronto is the capital of the Province of Ontario and the seat of the Provincial Government. The Parliament Buildings, the Law Courts, known as Osgoode Hall, and the new civic buildings are among the architectural features. The head offices of the banks, the offices of financial and insurance companies, and the leading newspapers, as well as those of the large business houses, are frequently good examples of street architecture, reflecting in various ways the influences of the



Toronto City Hall and Court House

changes in style which have been going on both in Europe and in America.

Boarding accommodation for Visitors.

The hotels, including the Queen's, Rossin House, Walker House, etc., are most comfortable in every respect, and the charges are moderate. The members of the Association may obtain at these and other hotels ample accommodation at from $1.50 (6s.) to $5.00 (20s.) per day. Those who prefer to live in lodgings will find the charges for a room and breakfast to be from $3.00 (12s.) to $5.00 (20s.) per week, and board may in addition be obtained at from 75 cents (3s.) to $1.50 (6s.) per day. It is also intended that members of the Association may find accommodation in McMaster Hall and Trinity College, the charges at the former being from $1.50 (6s.) to $2.00 (8s.) per day, according to the rooms selected, and at the latter $1.50 (6s.) per day or $10.00 (£2) per week.

Hospitals.

The principal Hospitals in Toronto are the General Hospital, managed by a Public Trust, and the Victoria Hospital for sick children, supported by voluntary contributions.

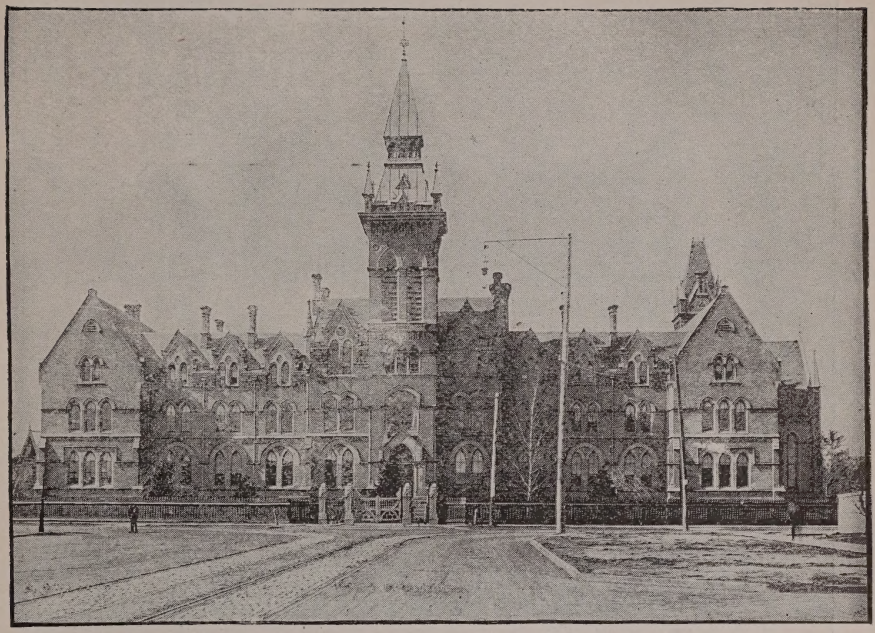
Public Library.

Toronto possesses a good Public Library, which contains collections of materials relating to the history of Canada. The Canadian Institute, one of the oldest scientific societies of Canada, which had the honor of taking the initiative in extending the invitation to the British Association, has also a good Library, comprising a very extensive collection of exchanges, including sets of the publications of over five hundred of the principal scientific societies in the world. The Institute also possesses an interesting archæological museum, containing a large number of antiquities of the North American Indians.

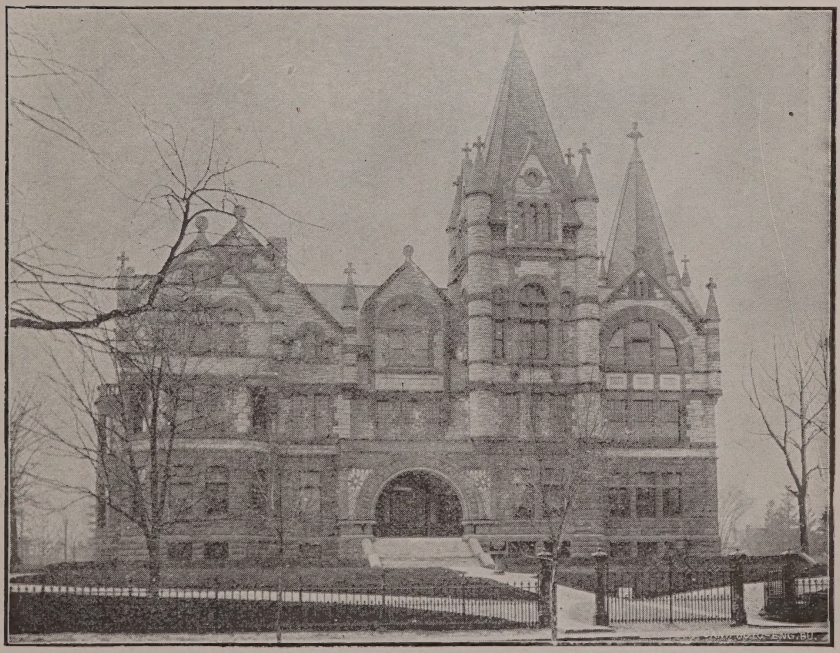
Educational Institutions.

Besides the University of Toronto, with its affiliated colleges, there are also Trinity University, the leading college of the Church of England in Canada, and founded after the secularization of the Provincial University, McMaster University belonging to the Baptist denomination, the Provincial Normal Schools, and a large number of other educational institutions.

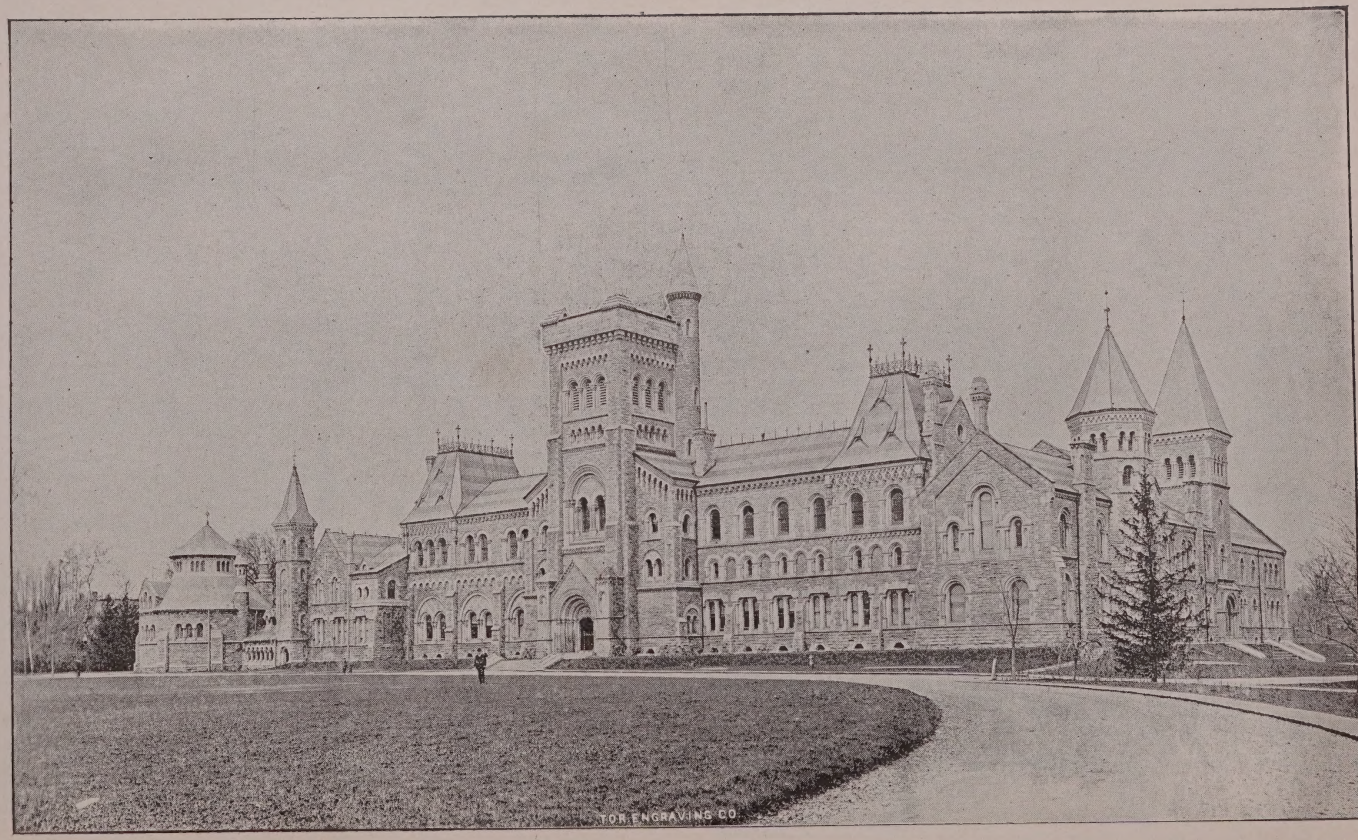
Trinity University, Toronto.



Knox College, Toronto.



Victoria College, Toronto.



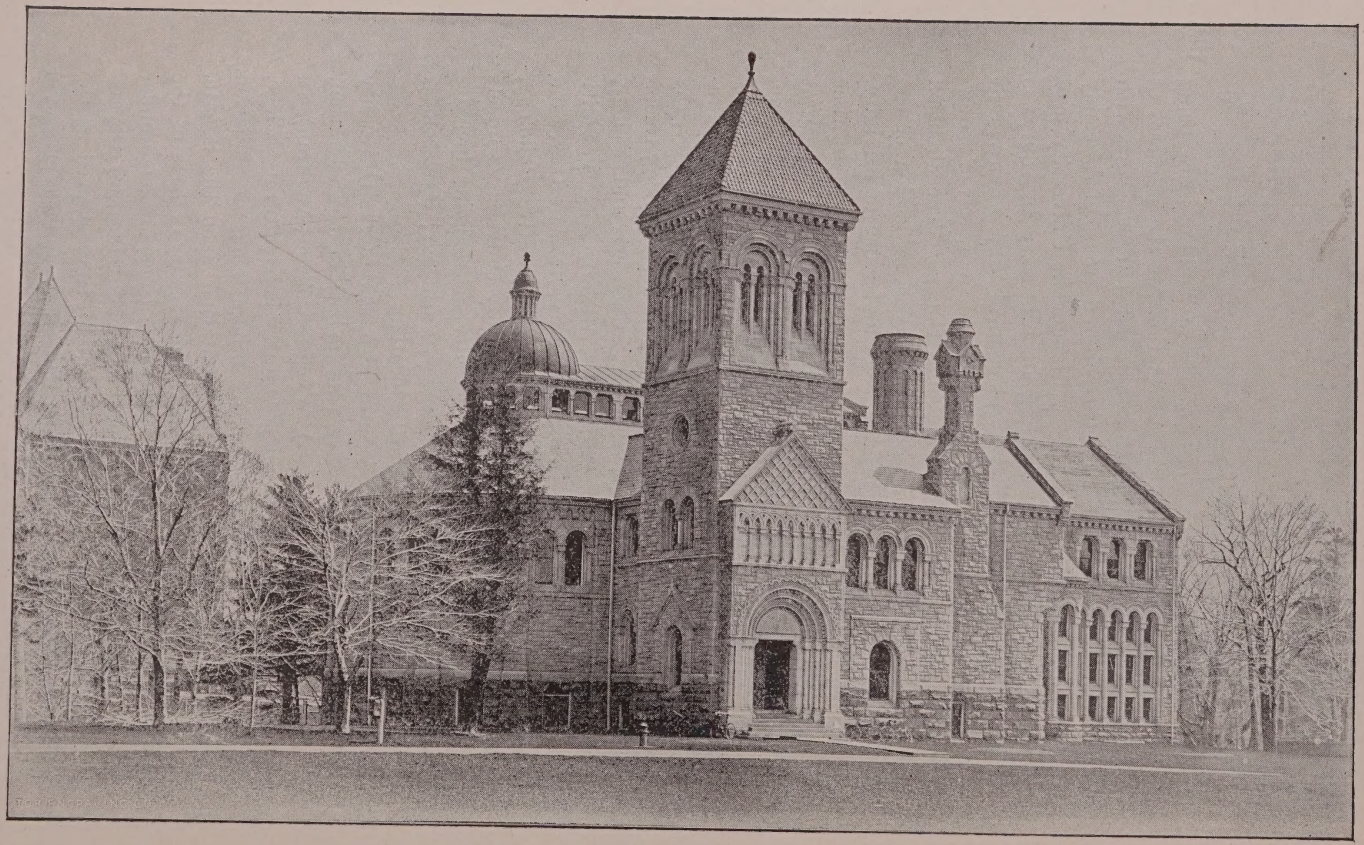
The University of Toronto—Main Buildings.

THE UNIVERSITY OF TORONTO.

University of Toronto.

The University of Toronto, whose buildings are being placed at the disposal of the Association for the purposes of the meeting, is a State institution, founded in accordance with an address by the Legislative Council and House of Assembly to King George III. in 1797. Although the University may thus be regarded as celebrating its centenary in 1897, the actual foundation did not take place until 1827, when a grant of 500,000 acres of "waste lands" was made by way of endowment of what was then called King's College. The abolition of religious tests in 1837 resulted in the secularization of the University and the discontinuance of its faculty of Divinity. Subsequent acts of the Legislature have from time to time changed the constitution of the University. At present it consists of the Senate, composed of members partly ex-officio, partly appointed by the Provincial Government and partly elected, and of the University Council composed of the Professoriate. There are two faculties in the University, the faculty of Arts and the faculty of Medicine. Physics, Chemistry, Biology, Physiology, Anatomy, Mineralogy and Geology, Mathematics, History of Philosophy, Modern History, Political Economy and Constitutional History, Roman Law, Constitutional and International Law, Comparative Philology, and Italian and Spanish are the Statutory University subjects in the Faculty of Arts. The Faculty of Medicine includes chairs in Clinical Medicine, Surgery, Pathology, Gynæcology, and other branches of medical education.

The University of Toronto also embraces University College, Victoria University (Methodist) in confederation, Knox College (Presbyterian), Wycliffe College (Anglican), St. Michael's (Roman Catholic), Ontario Agricultural College, Guelph; the four latter with six others being in affiliation with the University with representation upon the Senate. No fees are charged for tuition in the Faculty of Arts of the University. The School of Practical Science, although under the immediate direction of the Provincial Education Department, and thus a separate institution, is recognized as the Engineering Department of the University, and is represented



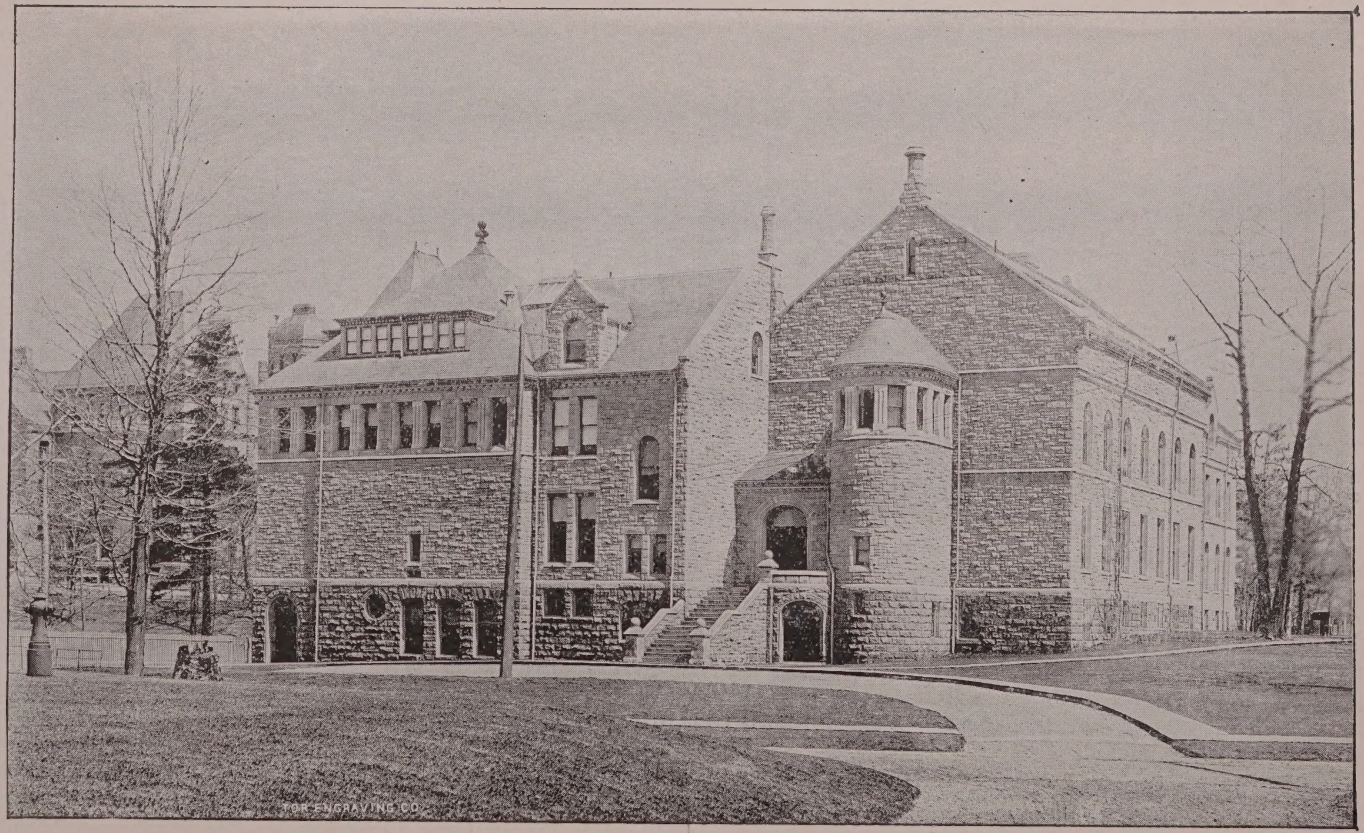
The University of Toronto—The Library.

on the Senate. The University possesses a Biological Museum for teaching purposes, and a unique collection of Canadian minerals (the Ferrier Collection). The School of Practical Science also possesses a good mineralogical collection. All students of University College and of Victoria University (in confederation) are entitled to attend the University lectures free, and to use the University Laboratories and Library on the payment of a small fee.

Rooms for meetings of sections of British Association.

The University Buildings form a numerous group around the campus in Queen's Park, and they are readily accessible by electric cars from all parts of the city. The chief buildings are the main building of University College in which will be situated the reception rooms, post office, telegraph, excursion-ticket offices, the offices of the Association, and rooms for the meetings of the Mathematical and Physical Section which will take place in the lecture room of the Physical Department. The Dining-Hall of the University College Residence will be used as a Lunch Room. Accommodation for ladies will be provided in the Ladies' Rooms in University College. The Chemical Section will meet in the newly equipped Chemical Laboratory; the Biological, Physiological and Botanical Sections in the Biological Laboratory; the Geological Section in the University Y.M.C.A. Building; the Geographical Section in the Reading Room of the University Library; the Economic Science Section in the hall of the Students' Union; the Mechanical Science Section in the School of Practical Science; the Section of Anthropology in the West Hall of University College. Any one of these buildings is within three minutes walk of the others, and most of them are connected by telephone. Every hall in which the sectional meetings will take place is specially suited to the purpose to which it is to be put; each of them contains the most ample facilities for the display of diagrams, etc., and where experiments are necessary all the most convenient appliances are available. The various laboratories are amply equipped with electric and other lanterns and with the best means of graphic illustration. The Secretariat will be accommodated in Wycliffe College, which is in the immediate neighborhood of the sectional rooms.

The Address of the President of the Association will



The University of Toronto—Building of the Biological Department, with the Museum.

probably be given in the Massey Hall, (seating capacity of 4,000), a building recently constructed with a view to acoustical properties. The discourses and the popular lecture will probably be given there also.

The Conversazione will take place in University College and the adjoining buildings,—the Museums of the Biological Department and the University Gymnasium—which form a most suitable group for such a purpose.

The accommodation offered by Toronto for the meetings of the Association is thus seen to be ample and convenient.

CLUBS IN TORONTO.

Clubs.

List of Clubs in Toronto—Toronto Club, National Club, Albany Club, Military Institute, Athletic Club, Yacht Club, Argonaut Club, Toronto Rowing Club, Golf Club and Country and Hunt Club.

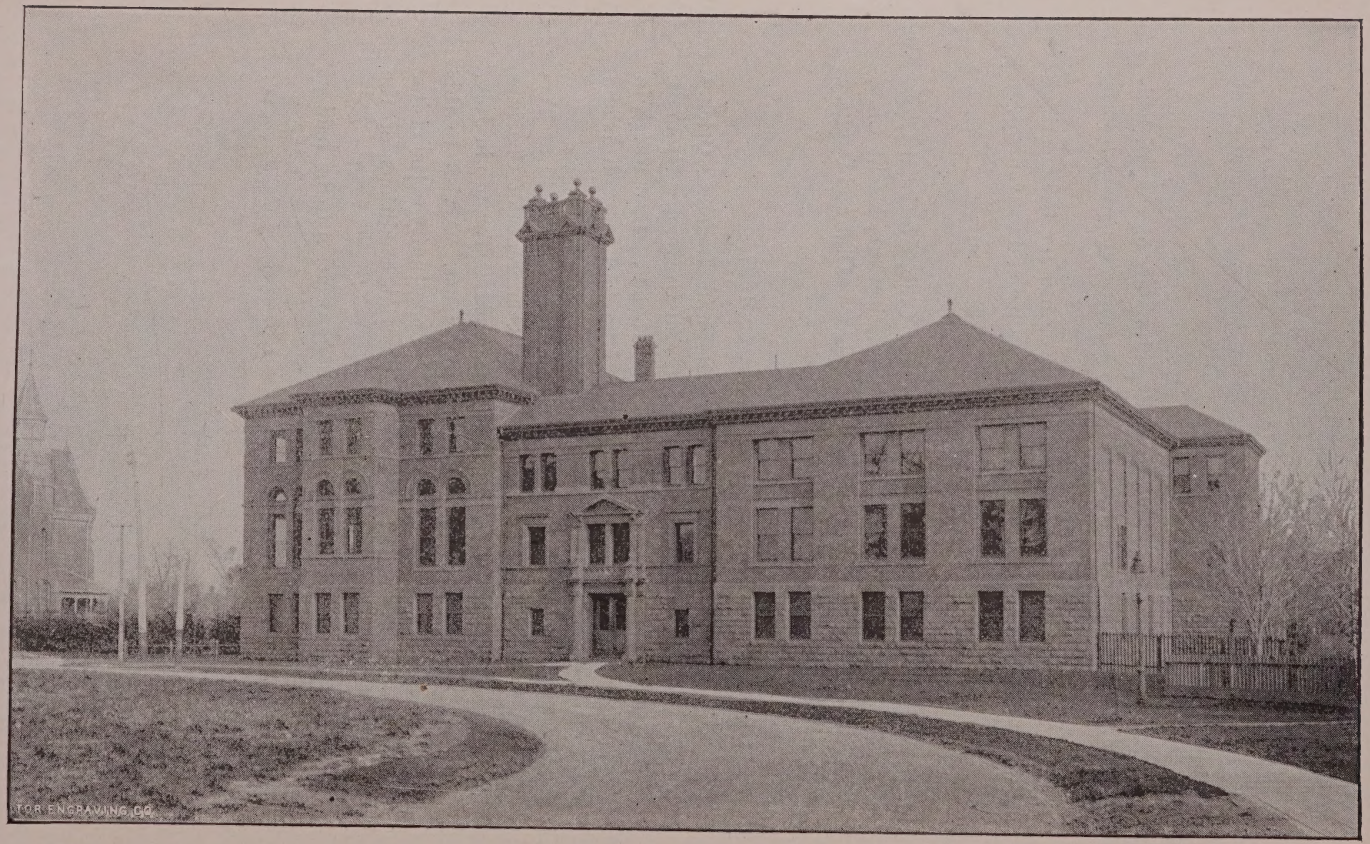
SPORTS AND EVENTS OF 1897.

Canadian Sports.

Lacrosse Matches, at Rosedale and Island. Cricket Matches, at Toronto Cricket Club and University Grounds. Baseball Matches, at the Baseball Grounds. Boat Races, in Toronto Bay and Lake Ontario. Bicycle Races, on Island and at Rosedale.

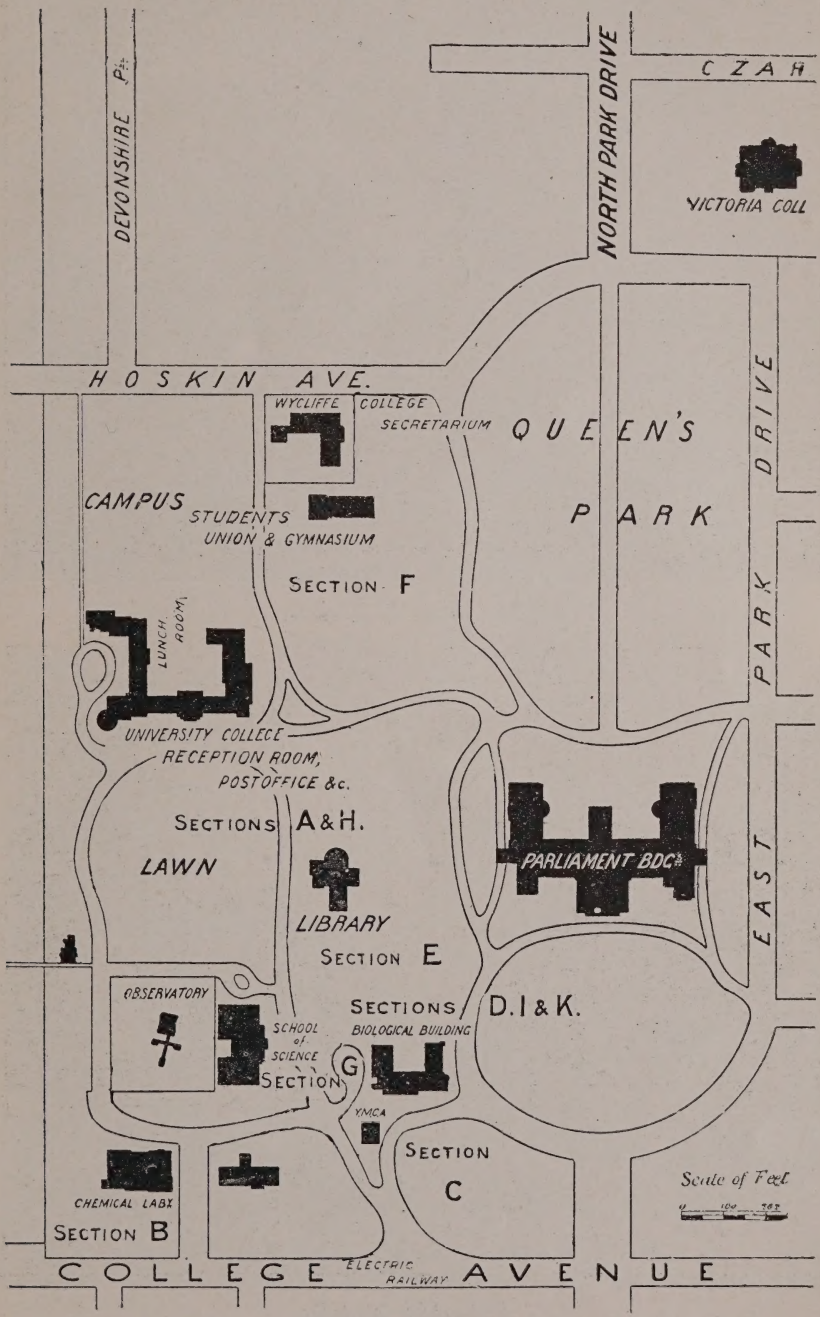
Cabot Historical Exhibition expected to be held at Toronto, July and September. National Conference of Charities and Correction (United States) to be held at Toronto in July. Industrial Exhibition at Toronto in August. A visit to this Exhibition will furnish an admirable opportunity to the visitor to acquaint himself with the industrial conditions of the Province and Dominion.

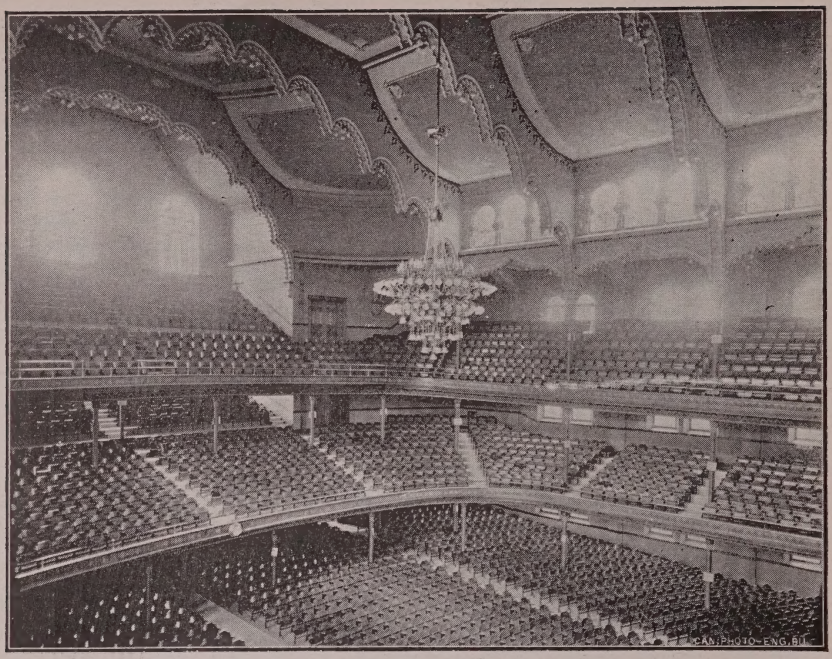
Meeting of the British Medical Association to be held at Montreal in August.



The University of Toronto—The New Chemical Laboratory.

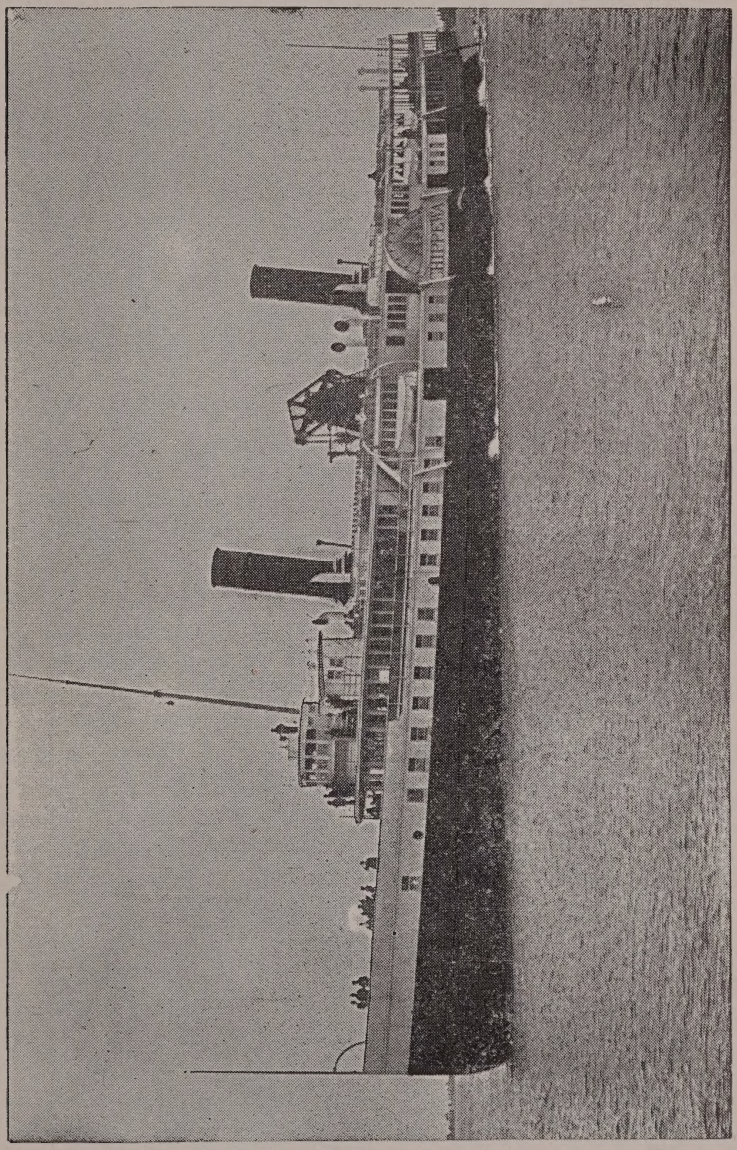
PLAN SHOWING BUILDINGS OF THE UNIVERSITY OF TORONTO AS ALLOTED FOR THE SECTIONAL MEETINGS AND OFFICES OF THE BRITISH ASSOCIATION.



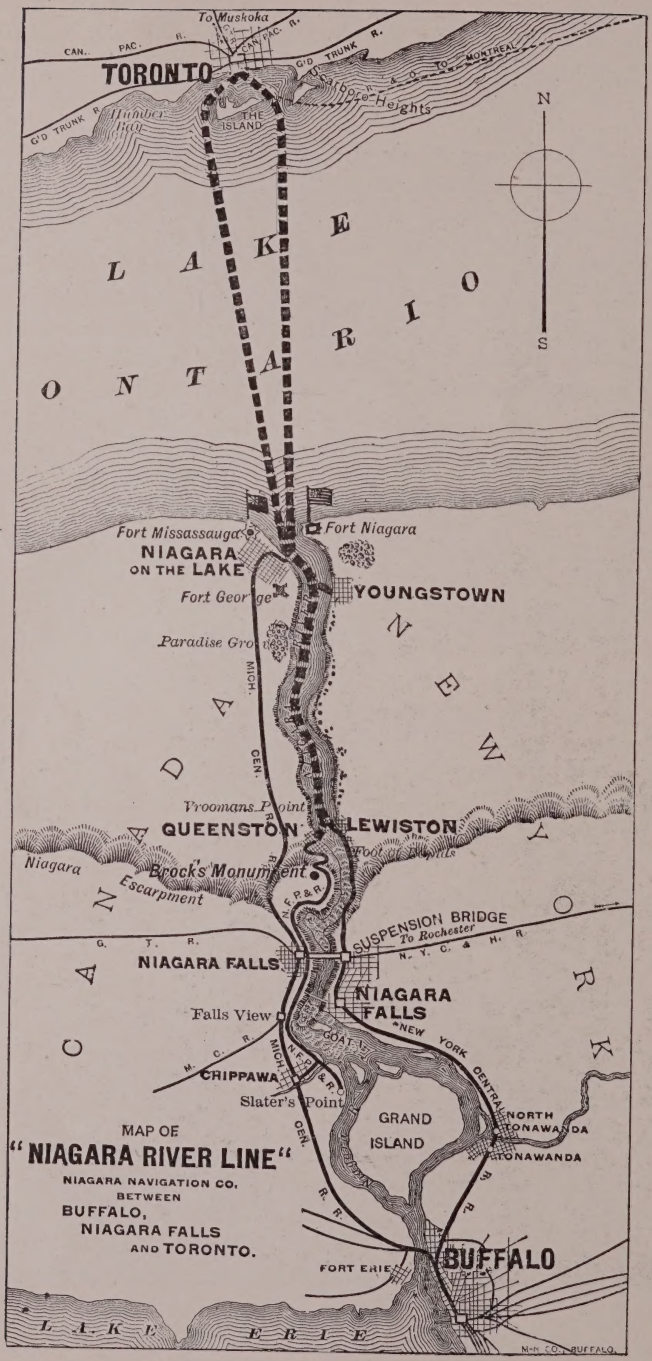


Massey Hall—Interior.

University Avenue.



Niagara River Line—S.S. "Chippewa" at Toronto.


To Muskoka
CAN. PAC. R.
CAN. PAC. R.
G'D TRUNK R.
TORONTO
G'D TRUNK R.
TO MONTREAL
Humber Bay
THE ISLAND
Toronto Heights
N
S
LAKE ONTARIO
Fort Missassauga
Fort Niagara
NIAGARA ON THE LAKE
Fort George
YOUNGSTOWN
Paradise Grove
MICH. CEN. R.R.
CANADA
NEW YORK
Proomans Point
QUEENSTON
LEWISTON
Niagara Escarpment
Brocks Monument
Foot of Falls
N. Y. C. & H. R.
SUSPENSION BRIDGE
To Rochester
G. T. R.
NIAGARA FALLS
NIAGARA FALLS
Falls View
GOAT I.
N. C. R.
MICH. CEN. R.R. & P.C.
CHIPPAWA
Slater's Point
GRAND ISLAND
NORTH TONAWANDA
TONAWANDA
MAP OF
"NIAGARA RIVER LINE"
NIAGARA NAVIGATION CO.
BETWEEN
BUFFALO,
NIAGARA FALLS
AND TORONTO.
FORT ERIE
BUFFALO
LAKE ERIE
M-N. CO., BUFFALO.

SHORT EXCURSIONS FROM TORONTO.

The immediate neighborhood of Toronto.

High Park to the west of the city, Victoria Park to the east, (Electric Street Railway), Island Park and Hanlan's Point (first class hotel) both on Toronto Island, (Steam Ferry), are all within easy reach, and are usually agreeably cool on summer afternoons. There are many watering places on Lake Ontario which may be reached by electric or steam railway, or steamer,—e.g. Kew Beach, Balmy Beach, Long Branch, etc.

Hamilton.

A number of cities and towns in Ontario are within a short distance of Toronto. The city of Hamilton, at the head of Burlington Bay on Lake Ontario, is an important manufacturing centre.

Niagara Falls.

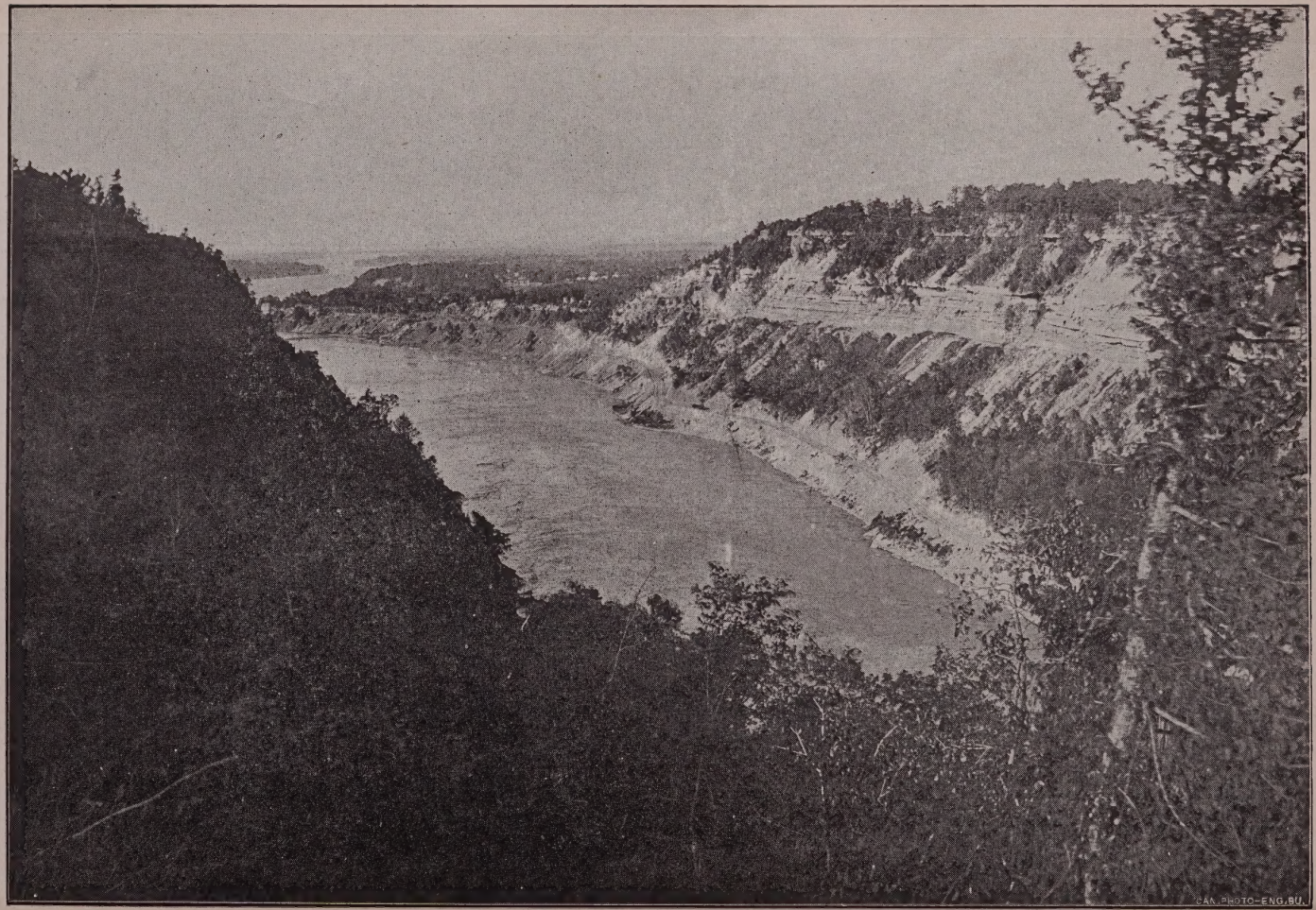
The most notable place of interest near Toronto is Niagara Falls. If time is limited this excursion may be made comfortably in one day. The fine steamers of the Ontario Navigation Company cross Lake Ontario, a journey of about thirty miles, in two hours, and ascend the Niagara River for seven miles to Queenston. From this village electric trams convey visitors to the Falls in one hour, and ample time to see the principal objects in the immediate vicinity of the cataract is given, before the steamer for Toronto leaves the American side at Lewiston, or the Canadian side at Queenston. The visitor may leave Toronto at seven o'clock in the morning, spend half a day at the Falls, and be back in Toronto at nine in the evening. But the historic neighborhood of Niagara is worthy of a longer stay. At the mouth of the Niagara River, on the border of Lake Ontario, is the old town of Niagara. This was formerly a military post, and near the town are the remains of two old forts—Fort Mississauga and Fort George, the scenes of exciting episodes in the war of 1812.

Historic Places about Niagara.

On the east bank of the river, opposite Niagara and in territory possessed by the United States, is Fort Niagara, one of the western posts held by the British authorities for years after the treaty of peace in 1783. Niagara possesses a fine hotel, the Queen's Royal, and bathing, fishing and boating may be conveniently enjoyed by those who spend a few days in the town. On the heights above Queenston,

Niagara Falls—At the Whirlpool on the Great Gorge Railway.

American Falls, from Inspiration Point, Queen Victoria Park.


PAN. PHOTO-ENG. BU.

is the monument to General Sir Isaac Brock, who fell in battle here, October 13th, 1812. The view from the top of this monument, like that from the citadel at Quebec, is very striking. Between Queenston and the Falls are other points of interest in connection with the defence of Canada during the war with the United States.

The Fruit Region.

The neighborhood known familiarly as the Niagara district is famous as the fruit growing region of Canada, where grapes, peaches and other fruits are grown over large areas.

Barrie.

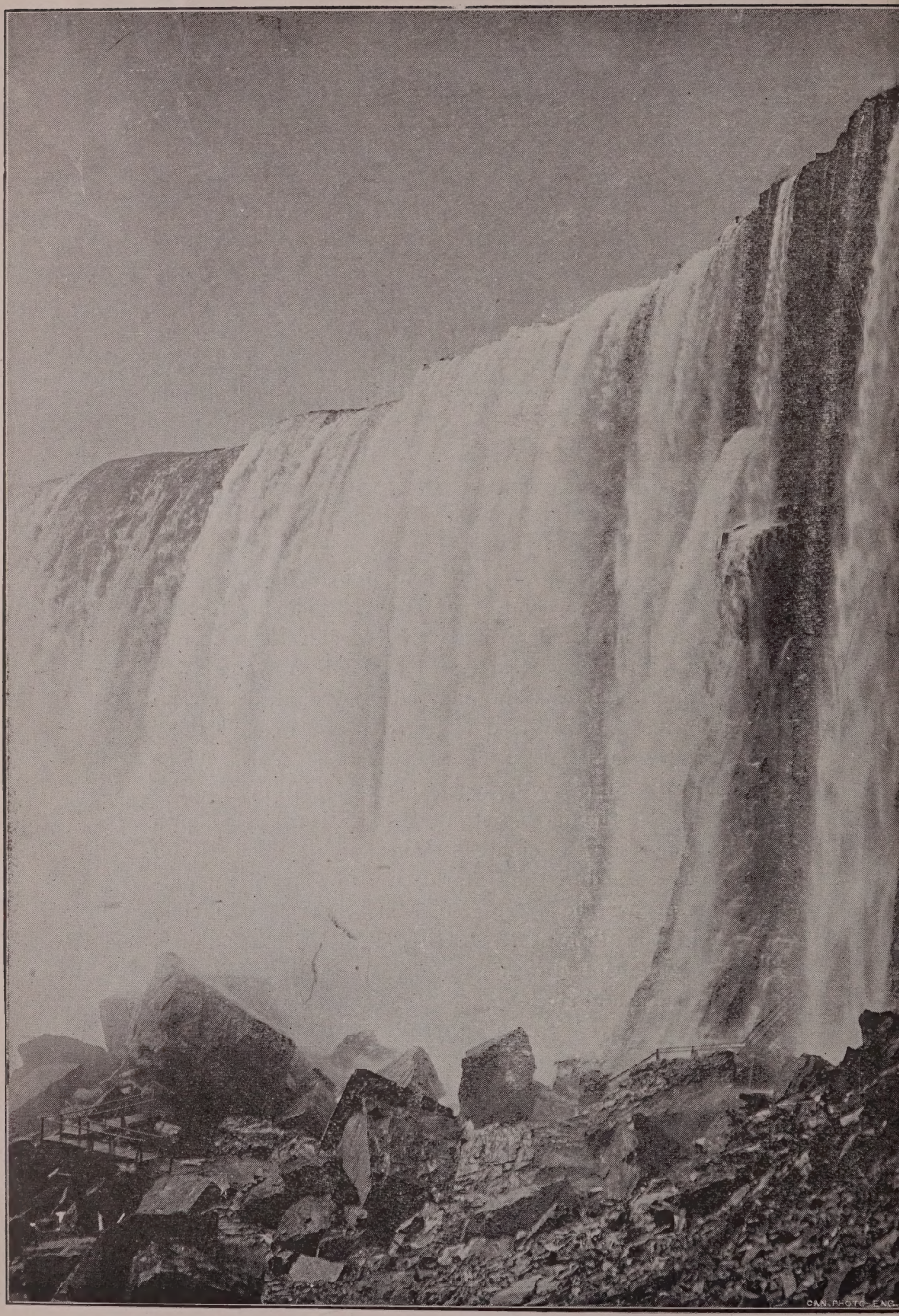
North of Toronto is the town of Barrie, near Lake Simcoe and Lake Couchiching, where good fishing may be had. From this point two branches of the G.T.R. diverge towards Lake Huron and the Muskoka regon.

Georgian Bay.

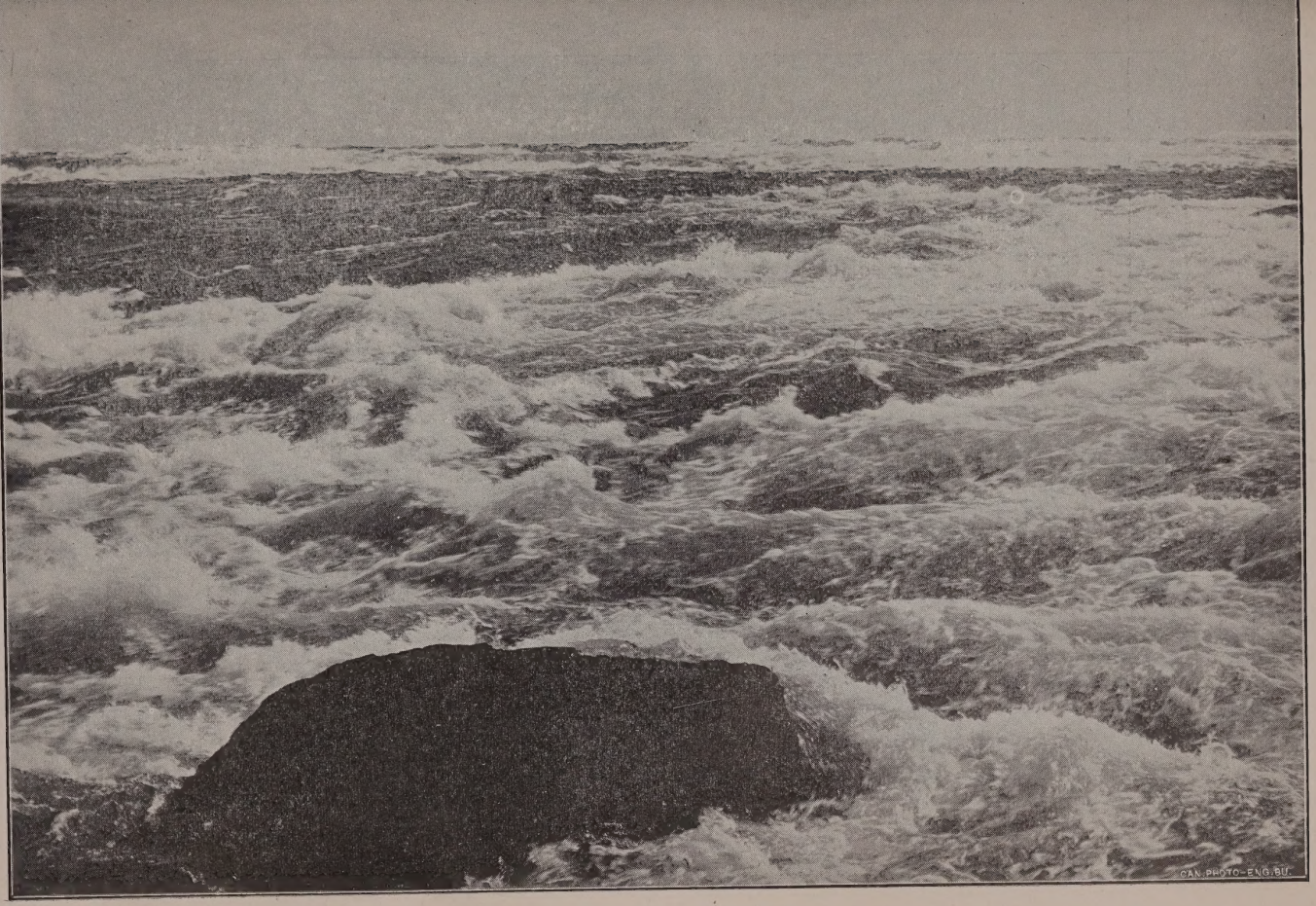
A glimpse of the Georgian Bay with its myriads of islands may be had by taking rail to Penetanguishene (first class hotel) and thence by steamer to Parry Sound and back.

Muskoka.

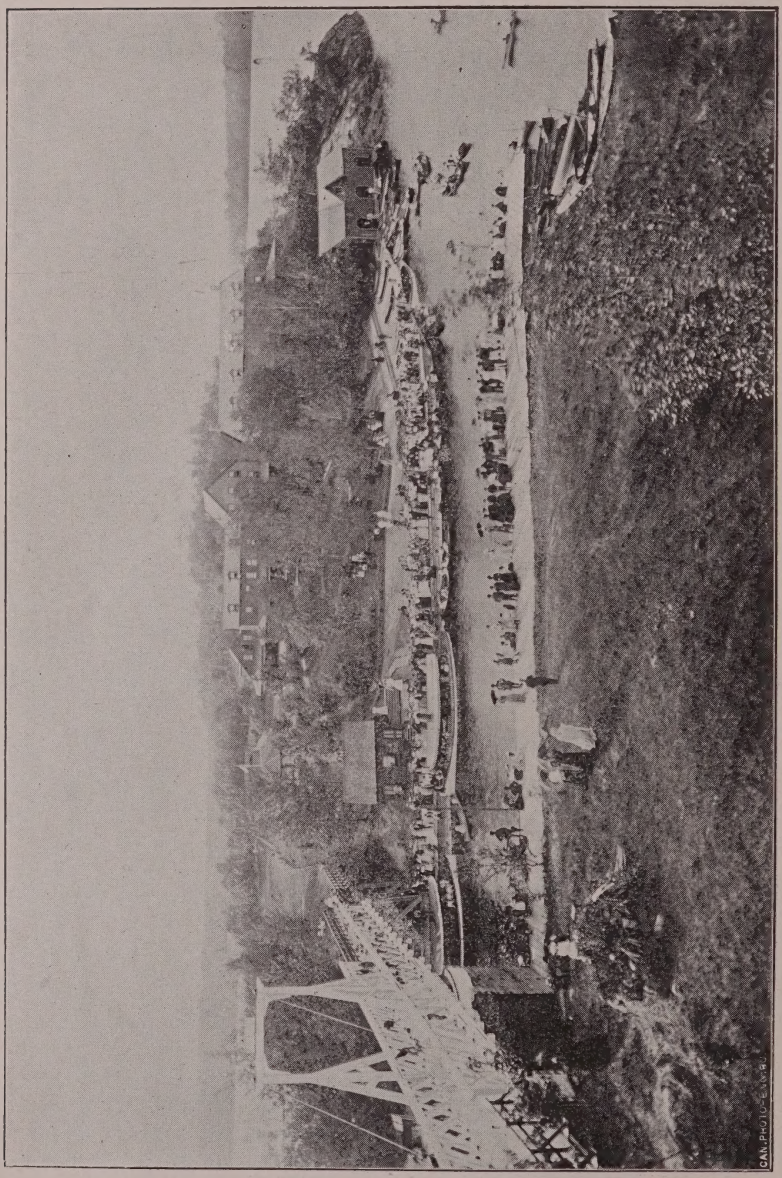
North of Lake Simcoe is the Muskoka region noted for river and lake scenery and for its fishing. The fish include bass, pickerel, maskinonge and salmon-trout. The forests contain deer, grouse, partridge, etc. (see note on game laws). Boating, canoeing and bathing may be enjoyed at discretion. The larger lakes are traversed by small steamers, and there are numerous good hotels, while many summer houses fringe the lakes. Muskoka may be reached by rail from Toronto (111 miles). To the north-east of Muskoka is the Algonquin Park, a game reserve of eighteen townships, or about 1,500 square miles, formed by the Ontario Government for the purpose of preserving the larger game which was at one time plentiful in the Province. Game and fur-bearing animals have already multiplied to a great extent in the Park. A network of lakes and rivers enables the region to be traversed by canoe.



Under Table Rock, Queen Victoria Park.



The Upper Rapids, from Tempest Point, Queen Victoria Park.



Port Sandfield, Muskoka.

THE NORTH-WEST.—MANITOBA, THE TERRITORIES, AND THE ROCKY MOUNTAINS.

Manitoba.

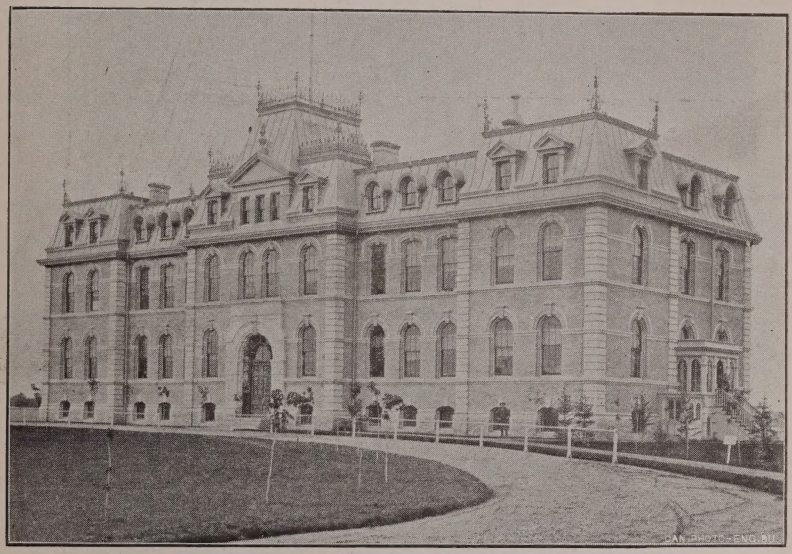
MEMBERS of the Association who intend to visit a portion at least of the great Western Provinces and Territories of Canada will be able to do so at the conclusion of the meeting in Toronto. The early autumn, which begins about the first of September, is generally marked by cool dry weather in the western plains. The harvesting operations in the great wheat-growing areas will not be entirely concluded, and the long railway journeys across the continent are more comfortably taken then than in the hot weather of July. The first stage of a trip to the West may be considered as covering the distance from Toronto to Winnipeg— 1,200 miles. The route selected may be either by rail entirely, via North Bay and the north shore of Lake Superior, or by lake steamer through Lake Huron, the new Canadian canal at Sault Ste. Marie, and Lake Superior to Fort William, and thence by rail to Winnipeg. The all-rail route possesses the advantage of passing through the Sudbury mining region. At Sudbury are the smelting works of the companies owning the rich nickel deposits of the district. The scenery along the line of the railway farther west is imposing, and in several places it runs along ledges cut out of granite cliffs which tower hundreds of feet high.

Sudbury.

The Great Lakes.

The lake route also has its attractions. The steamers of the Canadian Pacific Railway Company which go from Owen Sound on the Georgian Bay to Fort William are large vessels of the most modern ocean-going type, and provide luxurious accommodation for the traveller. After traversing the Georgian Bay and Lake Huron the steamer enters St. Mary's River, dividing the Province of Ontario from the State of Michigan, and passes through the new Canadian canal at Sault Ste. Marie. This is one of the great engineering works of the country, and affords a connected navigable channel through British waters from Port Arthur on Lake Superior to the Straits of Belle Isle, a distance of 2,260 miles. The steamer after leaving Sault Ste. Marie passes through

Thunder Cape, Lake Superior.



Provincial Parliament Buildings, Winnipeg, Man.

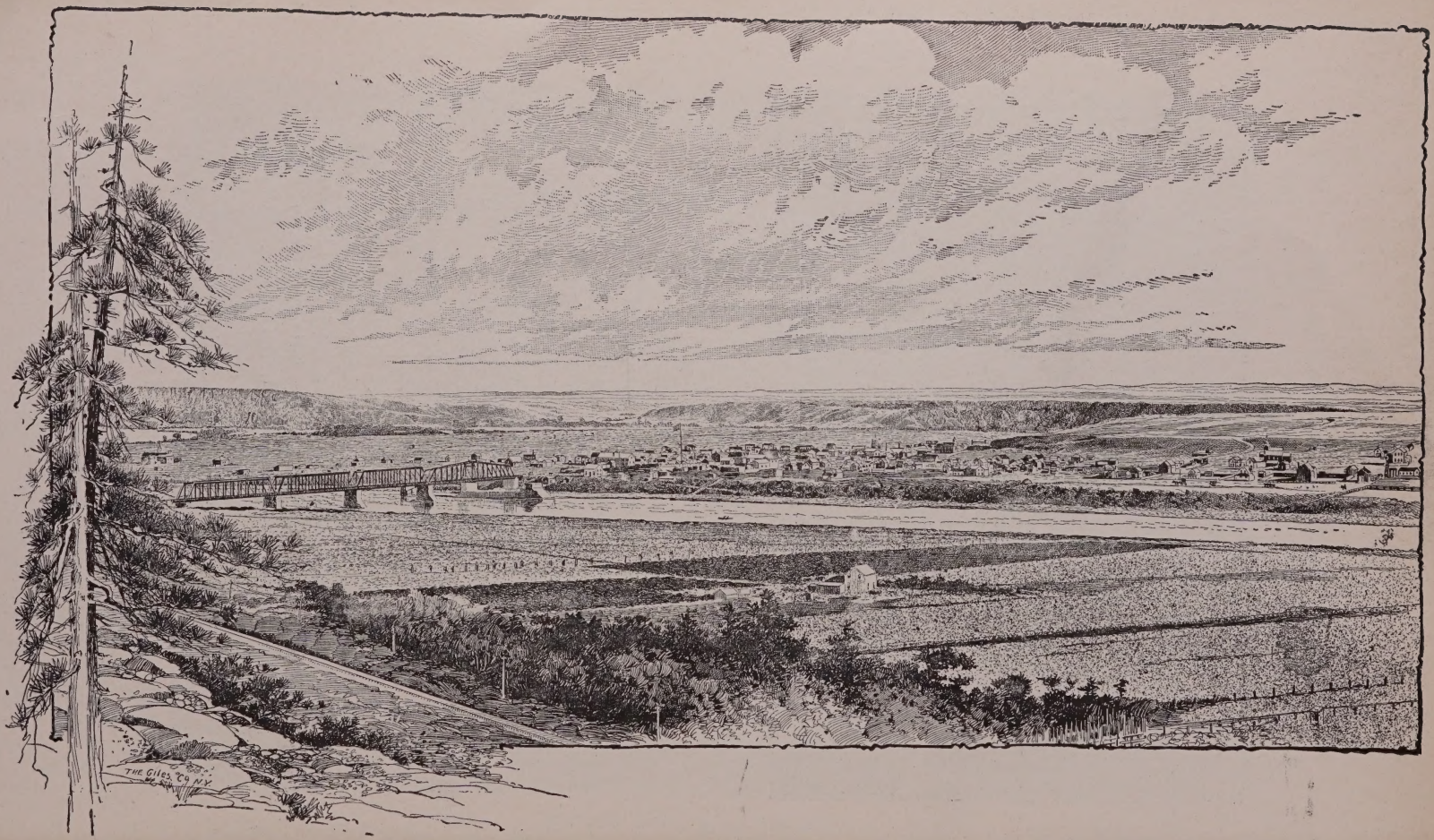
Lake Superior, the largest body of fresh water in the world, and lands passengers at Fort William, near Port Arthur. Thence passengers go on by train to Winnipeg. On the line are Murillo, the station from which the Rabbit Mountain mining district may be reached, and Rat Portage, a pretty town on the Lake of the Woods, which is also the centre of a region rich in mineral resources and attractive to sportsmen.

The resources of Manitoba.

The city of Winnipeg, the capital of Manitoba, is a commercial town on the site of an old Hudson Bay Fort. The great wheat region of Manitoba may readily be examined from Winnipeg as a centre. It is understood that the Government of the Province will provide special facilities for a party of members of the British Association who may wish to make themselves acquainted with the resources of the country.

The Prairies.

Westward from Winnipeg the Canadian Pacific Railway runs across the great plains, much of the country being admirably suited for wheat-growing and stock-raising.



Medicine Hat, Assiniboia.

From the windows of the railway carriages may be seen immense crops of wheat, stacked in many places after the harvesting season is over, and affording a striking illustration of the productiveness of the country. Near Brandon about 130 miles from Winnipeg, is an experimental farm maintained by the Dominion Government. At Dunmore 650 miles west of Winnipeg, is the junction of a railway leading south-west to Lethbridge, the centre of a rich coal region. The coal is used throughout the North-West, and is also exported to the United States. The formation is of interest to geologists. There are numerous Indian Reserves on the line of the Canadian Pacific, and types of various tribes may be seen at the railway stations.

Calgary and Banff.

The town of Calgary is the commercial centre of the Alberta stock-raising region and is situated at the foothills of the Rocky Mountains. There is fine farming land to the north, amid which a railway runs up to the valley of the North Saskatchewan River. Edmonton, the chief place of this district, has an agreeable climate and contains many English settlers. From Calgary a railway also runs to Fort McLeod, in the neighborhood of which there are large ranches of horses, cattle and sheep. After leaving Calgary the main line of the Canadian Pacific ascends the foothills, and runs through passes and valleys into the heart of the Rocky Mountains. The Mountains may be seen to advantage from the comfortable "observation car" attached to the trains. At Anthracite, 917 miles from Winnipeg and 4,350 feet above the sea level, are some of the mines which extend along the base of the Rockies, at intervals for 500 miles, many of the seams yielding excellent anthracite coal. Banff, a few miles from Anthracite, is a mountain village near the Rocky Mountain Park of Canada, a region set apart by the Dominion Government as a national park, and containing beauties of mountain, lake and road scenery which have made this part of Canada famous. The Banff Springs hotel affords the best accommodation for the passing visitor. Here there are hot sulphur baths, etc., and besides the driving, fishing and other attractions, there are opportunities for the pursuit of big game in the mountains for those who have the leisure to make longer excursions.

Sir Donald and the Great Glacier of the Selkirks.

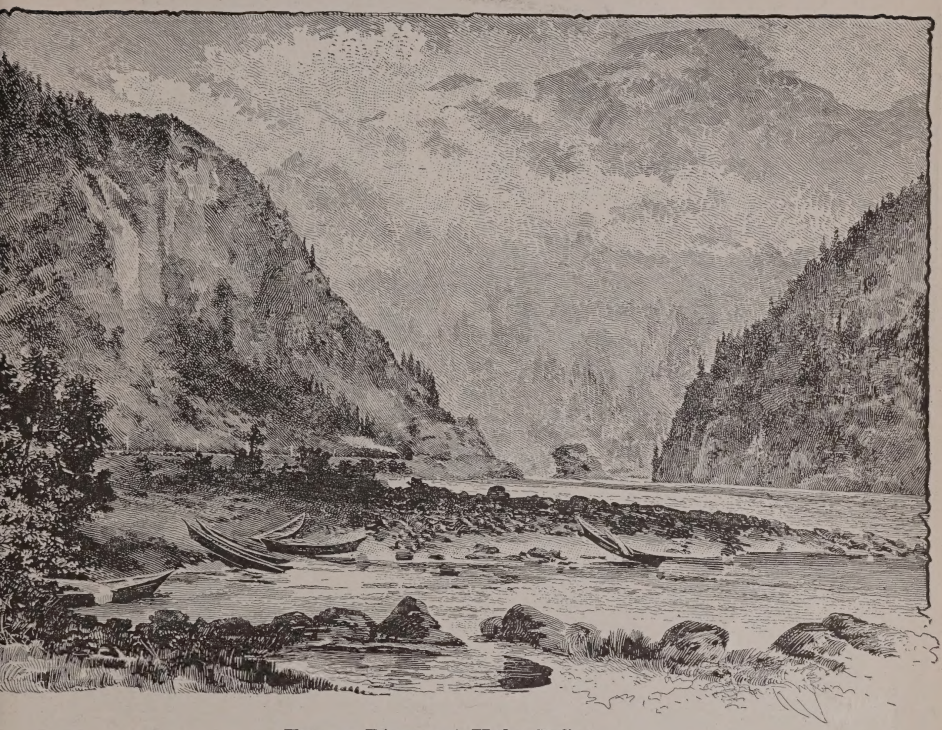
BRITISH COLUMBIA.

Through the Mountains.

The railway journey from Banff to Vancouver is a continuous panorama of the grandest and most impressive scenery. The railway is 5,295 feet above the sea level before the descent is begun. The members of the British Association who attended the Montreal meeting in 1884 were unable to take the complete trip through the mountains, as the railway was not completed to the coast until about a year later. At Revelstoke, 181 miles from Banff, connection is made with the steamer to Robson, and from the latter point there is a railway leading into the Kootenay mining districts where, according to the reports of experts, are situated some of the richest gold and silver mines in the world. The principal centres are Rossland, Robson and Nelson. A branch line of the Canadian Pacific Railway and steamers on the Columbia River afford access to the heart of the

Kootenay Gold Mines.

MAP OF THE
CANADIAN NATIONAL PARK,
BANFF HOT SPRINGS,
ROCKY MOUNTAINS,
ALBERTA.
Explanations.
C. P. RAILWAY
CARRIAGE ROAD
BRIDLE PATH
INDIAN TRAIL
N.
S.
E.
W.
CASCADE MTS.
SAWBACK RANGE
VERMILLION RANGE
BOW RIVER
Indian Trail
STONY SQUAW MTN.
BANFF
CANADIAN
Cave & Basin
TUNNEL MTN.
CANON
BANFF SPRGS. HOTEL
Hot Spgs.
CARRIAGE ROAD
Sulphur Mt.
Sundance Cañon
Spray River
BOW RIVER
THE ROCK
RUNDLE MTN.
DUTHIL
COAL
ANTHRACITE
PASCAPEDIA R'Y
Cascade River
CARRIAGE ROAD
Bridle Path
Mt. Intermediate
MT. INGLISMALDIE
PEECHEE'S MTN.
(Devil's L.)
DEVIL'S HEAD
Indian Trail
GHOST RIVER
DEVIL'S GAP
SADDLE MTN.
South Branch of Ghost R.
N. 55° R. 26 Miles.
W. 55° W. 20 Miles.
BOREAU MTS.
GOAT RGE.
0 1 2 3 4 5 6 7 8 9 10 MILES
Scale of Statute Miles.
Matthews, Northrup & Co. Buffalo, N.Y.



Fraser River, at Yale, B.C.

mining districts. This region is being rapidly settled by a mining population. From Sicamous, a station about 225 miles west of Banff, excursions may be made for shooting caribou, deer and other big game.

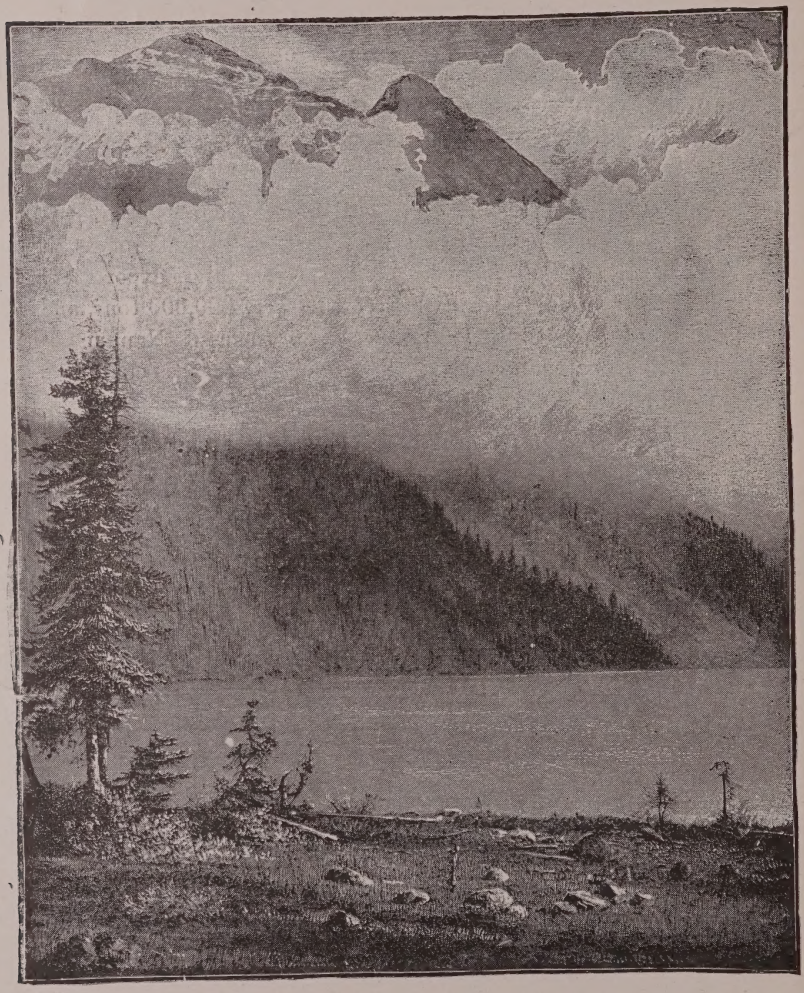
The engineering achievements by means of which the Canadian Pacific Railway has been carried through an almost impassable country are not less interesting to the scientific traveller than the glaciers, the forests and the flora of the mountains.

Vancouver and Victoria.

Vancouver is an illustration of the growth of Western Canada. The town was destroyed by fire in 1886. Since then it has become a substantial place of nearly 25,000 inhabitants, with an extensive ocean-going commerce, and a harbor which shelters the fastest steamers on the Pacific Ocean. The Vancouver Hotel provides excellent accommodation. There is a beautiful park beside the city, and the views in the neighborhood are fine.

Steamers go daily across to Vancouver Island, (six or seven hours), on which the city of Victoria, the provincial capital, is situated. Three miles south-west of the city is Esquimault, with its dry dock, barracks, and naval arsenal, the station of the Pacific squadron of the Imperial navy. The drives about Victoria are varied and picturesque. Seventy-eight miles north of Victoria is Nanaimo, reached by railway through a district with bold and impressive scenery. Nanaimo is the shipping port of the collieries, employing 1,500 men. The coal mined here is the best produced on the entire Pacific Coast, and much of it is exported to San Francisco. Last year the exports of British Columbia coal amounted to nearly 800,000 tons, and the industry steadily develops. The town of Nanaimo is prettily situated, and the scenery along the coast is charming. Wellington, another port for the coal trade, is a few miles farther north.

Rogers Pass—The Summit of the Selkirks.



"Lakes in the Clouds"—"Louise."

Alaska.

At Victoria the steamers of the Alaska route may be taken. The journey going to and returning from Sitka occupies from twelve to eighteen days, according to the vessel, and the rates of passage range from £20 to £48, according to accommodation. The Alaskan trip is of immense interest to the geologist and ethnologist as well as the sight-seer. The coast scenery is of the grandest description.

From Vancouver the visitor may go by rail or steamer to San Francisco. The direct Canadian Steamship lines to Japan, China and Australia also make Vancouver their terminus.

THE HOMEWARD JOURNEY FROM TORONTO.

Down the St. Lawrence.

At the conclusion of the meetings at Toronto, or of the journey to the North-West, members have a choice of several routes eastward to the seaports from which the ocean steamers sail for England. Toronto is so situated that the traveller may, without greatly diverging from the direct route, reach the Atlantic Coast either through United States territory, or through Canada. The daily steamers down Lake Ontario, among the Thousand Islands, and through the rapids of the St. Lawrence River to Montreal or Quebec, afford a delightful means of rejoining the ocean steamers. This occupies a day and a half between Toronto and Montreal. The railway route occupies a night or a day.

Members who have seen Eastern Canada before, and propose to visit some of the principal cities of the United States on the return journey, will find Toronto a convenient starting point. The lake steamers already referred to will convey them to Queenston or Lewiston on the Niagara River. A short railway trip then follows. From Buffalo routes may be chosen via Washington, Baltimore, Philadelphia, New York and Boston. If the steamer has to be joined at Quebec or Montreal, the railway journey north to those places from New York or Boston is short and comfortable. If time permits, the visitor who desires to visit the Provinces of Nova Scotia and New Brunswick may do so in a charming sail along the coast from Quebec to Pictou, N.S. by the Gulf Ports S.S. Line, and thence via Halifax to Boston. The direct oute by rail from Boston, St. John and Halifax is also

available. It may be that members before going eastward from Toronto will wish to see Detroit and Chicago. Both are reached by through trains in from eight to fifteen hours from Toronto. From Chicago eastward the traveller may traverse Canada again, or choose one of the lines south of the lakes wholly through the United States.

GENERAL PROGRAMME OF EXCURSIONS.

The Executive Committee of Toronto have had under consideration a series of excursions which the visiting members of the Association may enjoy during and after the meetings. It has not been possible, so far in advance, to arrange definitely the programme to be carried out. The following preliminary report on the subject, however, has been drawn up by the Committee, and will be adhered to as far as circumstances permit.

Local Excursions

Scarborough and the Don Valley, for geologists ; one day.

Niagara Falls (possibly to include the Fruit Region of Ontario) : August 21st to 23rd.

An Alternative excursion to the Muskoka Lake Region for scenery, and therefore of general interest; also of special interest to geologists as the region is Laurentian; August 21st to 23rd.

To the Ontario Agricultural College and Experimental Farm at Guelph ; one day or one afternoon.

Western Excursion

To Sault Ste. Marie by Lake Huron, for scenery and to inspect the Canadian Canal; immediately at the close of the Association meetings.

To Manitoba, the North-West Territories, Rocky Mountains, British Columbia and possibly Alaska.

Eastern Excursions

To Eastern Ontario; Kingston and Ottawa, the Thousand Islands, etc.

Down the St. Lawrence to Montreal, Quebec and the Saguenay. This may be combined with the trip to Eastern Ontario.

To New Brunswick and Nova Scotia by the Intercolonial and Canadian Pacific Railways.

Black Canon, Thompson River, British Columbia.

While the excursions indicated above will be arranged by the excursion committee, some members may care to make independent journeys. The following table gives an indication of the minimum expenditure of time such excursions must involve.

TIME-TABLE OF EXCURSIONS.

	From	By	Time
The Maritime Provinces,	Rimouski	Railway	One Week
The Saguenay River,	Quebec	Steamer	Two Days
Lake St. John,	"	Railway	Two Days
The Lachine Rapids,	Montreal	Rail & Steamer	Half Day
Beloeil Mountain,	"	Railway	One Day
Lake Memphremagog,	"	Rail & Steamer	One Day
Adirondack Mountain,	"	Rail & Coach	Three Days
The 1000 Islands,	Kingston or Brockville	Steamer	Half Day
Niagara Falls,	Toronto	Steamer	One Day
Niagara District,	"	"	Two to Three Days
The Muskoka Lakes,	"	Rail & Steamer	Four Days
Hamilton,	"	Railway	One Day
Sault Ste Marie,	"	Rail & Steamer	Three Days
The Sudbury District,	"	Railway	Three Days
Winnipeg,	"	"	Ten Days
Banff Hot Springs,	"	"	Two to Three Weeks
Vancouver,	"	"	" "
The Lethbridge Mines,	Dunmore	"	Three Days
The Edmonton District,	Calgary	"	Three or Four Days
McLeod Stock-Raising Dis.,	Calgary	"	Four Days
Banff Springs and Park	Banff Hot Springs	"	One or Two Days
The Kootenay District,	Revelstoke	Railway & Steamer	Four or Five Days
The Caribou District,	Ashcroft	Railway & Stage	Ten Days
Vancouver Island Coal Mines,	Victoria	Railway	One and a half Dys
California,	Vancouver	Steamer or Rail	Four to Eight Days
Alaska.	Victoria	Steamer	Twelve Days
Down the St. Lawrence.	Toronto	Steamer	Two Days
The Kingston District,	Kingston	"	One or Two Days
New Brunswick,	St. John	"	Three Days
Prince Edward Island,	Point du Chene	"	Four Days
Annapolis Valley and Evangeline Country,	St. John	Steamer	One Day
Cape Breton and the Bras d'Or Lakes	Halifax	Steamer	Three Days

TimeTable of Excursions.

SOME FEATURES OF INTEREST AND SUBJECTS FOR INVESTIGATION.

Chemistry.

Oil Wells at Petrolia, Ontario.

New Chemical Laboratories at the University of Toronto.

Geology.

Copper Mines at Sudbury, Ontario.

The whole of the Laurentian Range, and the valley of the River St. Lawrence.

Snow Sheds, Selkirk Mountains, British Columbia.

Interglacial deposits at the Don River, Toronto.

Gold and Silver Mines in the Kootenay and in the Cariboo Districts.

Coal in Nova Scotia and in British Columbia.

Mechanics.

Hydraulic and Electrical Machinery at Niagara Falls. (Three large Stations.)

New Canadian Canal at Sault Ste. Marie.

Geography.

Changes in Lake Levels.

Changes in the Falls of Niagara.

Results of recent surveys in the Hudson Bay and James Bay Regions.

Hydrographic Department, Ottawa.

Biology.

Accompanying the various excursions it is expected that there will be local naturalists who will point out the specially interesting features of the Canadian Fauna and Flora.

Anthropology

Indian Reservations in every Province.

Archæological Collections at the Canadian Institute, Toronto.

Economics

Grain Lands in the North-west.

Fruit Lands in the Niagara Peninsula, etc.

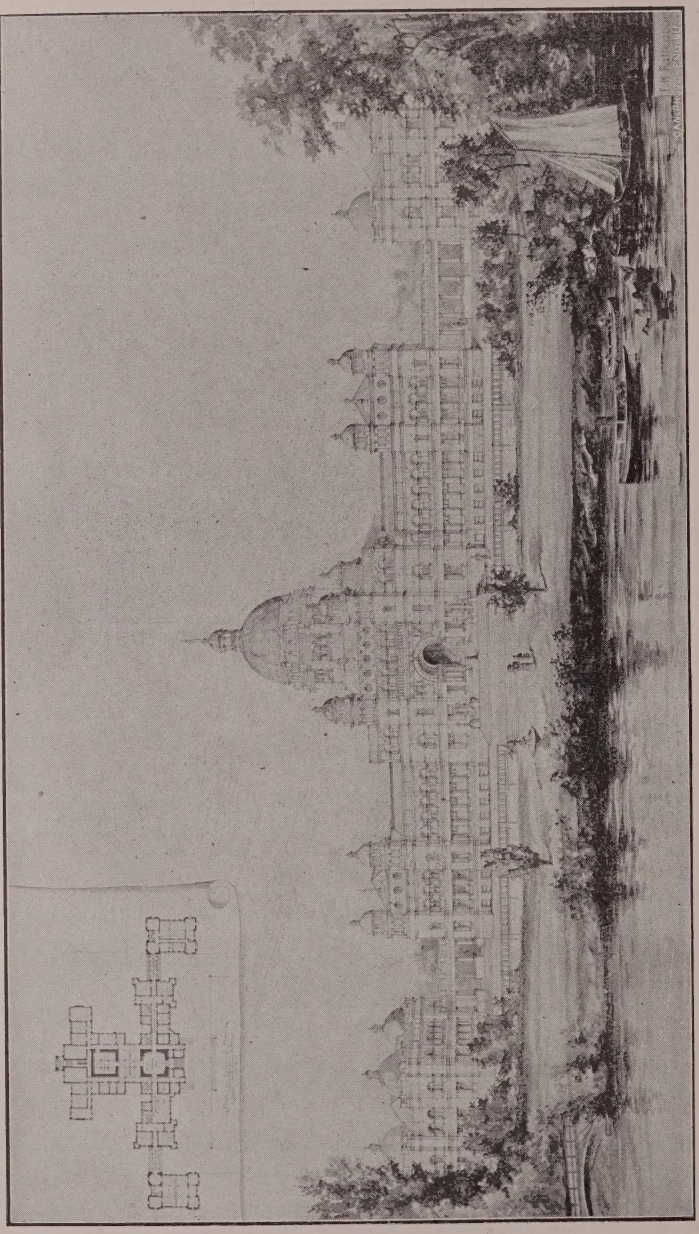
Dairy and Stock Farms in Ontario.

Gold, Silver and Copper Mining Regions: Sudbury, Rat Portage, Kootenay, etc.

Coal Mines in Nova Scotia.

Fisheries in the Great Lakes, and the Coasts of the Maritime Provinces.

Lumbering Industries on the River Ottawa, etc.



Provincial Parliament Buildings, Victoria, British Columbia.

PROVISIONAL CALCULATION OF COST OF JOURNEY.

The following estimate of the expenses that must necessarily be incurred may be useful to the intending visitor. It is based upon a return journey occupying altogether about seven weeks from Liverpool. Much will depend upon the extent of the land journeys that may be taken. The normal first-class passenger rate on the Canadian railways is 3 cents (1½ d.) per mile, with an addition of from $2.00 to $3.00, (8s. to 12s.), per day for sleeping berths on night journeys, and parlor cars during the day.

Ocean fare, Liverpool to Montreal, (return).	£20
Expenses during Ocean voyages.....	3
Board and lodging or hotel expenses during stay in Canada, $12.00 per week for four weeks, $48.00.....	10
Travelling expenses, railway fares, etc., for say 12 days, at $10.00 per day, $120.00	24
Sundries, $15.00.....	3
	£60

The above calculation excludes any concession in rates which may be made by steamship or railway companies to members of the Association. Efforts are being made to secure such concessions.

The "Folders" of the Canadian Pacific, of the Grand Trunk and other railways may be obtained through their respective agents in London.

THE INVITATION TO THE ASSOCIATION.

The Invitation to the Association.

The invitation to the British Association has been most cordially endorsed by the Dominion, Provincial and Civic authorities, and these as well as the authorities of the Provincial and other Universities are prepared to do everything in their power to render its visit profitable and agreeable.

It is confidently expected that a large number of distinguished men of science from France, Germany, Holland,

CANADIAN PACIFIC RAILWAY
AND ITS CONNECTIONS.
Longitude West from 90° Greenwich
ATHABASCA
BRITISH COLUMBIA
ALBERTA
SASKATCHEWAN
MANITOBA
ASSINIBOIA
MONTANA
DAKOTA
WASHINGTON
OREGON
WYOMING
NEBRASKA
NEVADA
UTAH
COLORADO
KANSAS
MINNESOTA
WISCONSIN
MICHIGAN
ONTARIO
QUEBEC
NEW BRUNSWICK
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Cincinnati
Columbus
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Omaha
Denver
Salt Lake City
San Francisco
Los Angeles
Sacramento
Portland
TO LIVERPOOL
TO HAVANA
TO CHINA AND JAPAN
TO HONOLULU AND AUSTRALIA
2236

and other countries on the Continent of Europe, as well as a very large number from the United States, will meet English and Canadian scientific men at Toronto. Every effort will be made to secure this result; a committee has been formed having specially in view the invitation and reception of distinguished foreigners.

Any member of the Association who contemplates a more than usually extensive journey for exploring or other scientific purposes, or for fishing, or hunting, is invited to communicate early with the Local Secretaries. It is expected that one or more parties will be organized for expeditions into some of the less known or as yet unexplored regions. The utmost assistance and most experienced advice will be forthcoming to any group of members who contemplate availing themselves of such opportunities of adding to the knowledge of the country as the visit of the Association will afford them.

Handbook.

The Publication Committee of the Local Executive intend to issue at as early a date as possible a Handbook to Canada. It is intended that this shall supplement the information given in Baedeker's Canada, by offering an authoritative account of the Geography and Geology of the Dominion, its Fauna and Flora, the Fisheries and Mines, the Economical resources, the Railways and Canals, and the Constitution of the Dominion. Dr. George M. Dawson, Assistant Director of the Geological Survey of Canada; Dr. J. G. Bourinot, Clerk of the House of Commons of Canada; Prof. E. E. Prince, Commissioner of Fisheries, of Canada; Professor R. Ramsay Wright; Professor A. P. Coleman; Professor Mavor and others are expected to contribute.

The Publication Committee desire to thank the Railway and Steamship Companies, the proprietors of the Toronto Globe, and others who have rendered valuable assistance in the preparation of this preliminary programme.

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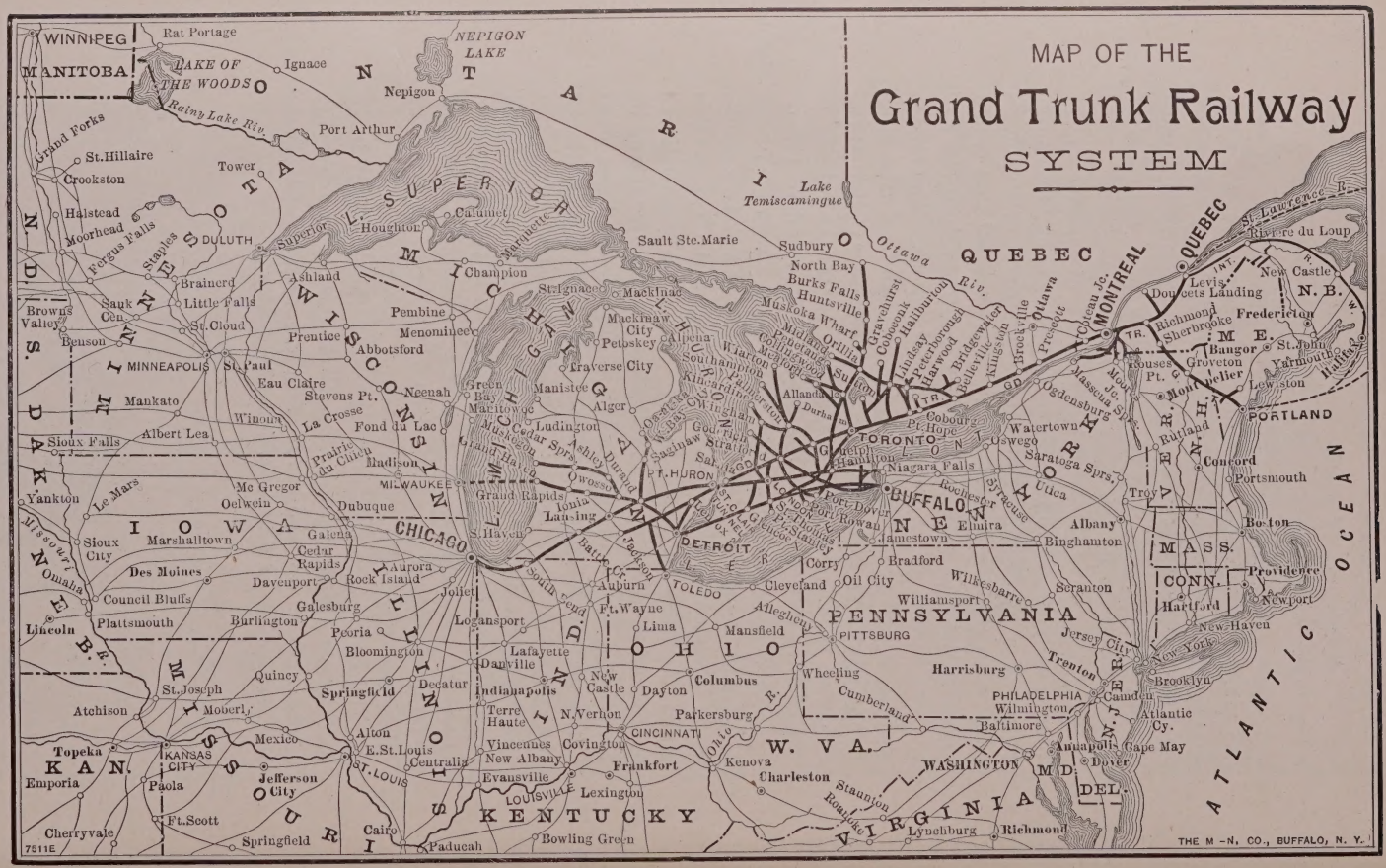
MAP OF THE
Grand Trunk Railway
SYSTEM
WINNIPEG
MANITOBA
Rat Portage
LAKE OF THE WOODS
Ignace
NEPIGON LAKE
Nepigon
Rainy Lake Riv.
Port Arthur
Grand Forks
St.Hillaire
Crookston
Tower
Halstead
Moorhead
Fergus Falls
DULUTH
Superior
L. SUPERIOR
Houghton
Calumet
Marquette
Sault Ste.Marie
Lake Temiscamingue
Sudbury
North Bay
Ottawa Riv.
QUEBEC
Champion
St.Ignace
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Mackinaw City
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Alpena
Pembine
Menominee
Abbotsford
Prentice
Ashland
Brainerd
Little Falls
Sauk Cen
St.Cloud
Browns Valley
Benson
MINNEAPOLIS
St.Paul
Eau Claire
Stevens Pt.
Mankato
Winona
La Crosse
Albert Lea
Sioux Falls
Traverse City
Manistee
Alger
Green Bay
Manitowoc
Neenah
Fond du Lac
Ludington
Muskegon
Grand Haven
Cedar Spr.
Ashley
Durand
Owosso
Saginaw
Bay City
Midland
Orillia
Collingwood
Meaford
Wiarton
Southampton
Kincardine
Goderich
Stratford
Sarnia
Gravenhurst
Cobourg
Haliburton
Huntsville
Muskoka Wharf
Lindsay
Peterborough
Harwood
Bridgewater
Belleville
Kingston
Brockville
Prescott
Ottawa
Ogdensburg
Massena Spr.
Mont Joli
Rimouski
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St. Lawrence R.
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Quebec
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Richmond
Sherbrooke
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N.B.
Bangor
St.John
Yarmouth
Halifax
Groveton
Lewiston
PORTLAND
Rutland
Concord
Portsmouth
Boston
Providence
Newport
Hartford
New Haven
New York
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Cleveland
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Detroit
Port Huron
Sarnia
Port Dover
Port Rowan
St.Thomas
St.Clair
Lake Erie
Lake Ontario
Lake Huron
Lake Michigan
Chicago
St.Haven
Grand Rapids
Ionia
Lansing
Milwaukee
Madison
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Bank of Montreal

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UNDIVIDED PROFITS 856,348.19

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Prov. of Quebec.

Montreal.
Quebec.

Lower Provinces.

Chatham, N.B.
Moncton, "
St. John, "
Amherst, N.S.
Halifax, "

Prov. of Manitoba and North-West Territories.

Winnipeg, Man.
Calgary, Alberta.
Regina, Assiniboia

Prov. of British Columbia.

Nelson,
N. Westminster.
Rossland.
Vancouver.
Vernon,
Victoria.

IN NEWFOUNDLAND:

St. John's, Newfoundland, Bank of Montreal.

IN GREAT BRITAIN:

LONDON, Bank of Montreal, 22 Abchurch Lane, E.C., Alexander Lang, Manager.

IN THE UNITED STATES:

NEW YORK—Walter Watson and R. Y. Hebden, Agents, 59 Wall Street.
CHICAGO—Bank of Montreal, W. Munro, Manager.

BANKERS IN GREAT BRITAIN:

London—The Bank of England.
" The Union Bank of London.
" The London & Westminster Bank.
" The National Prov. Bank of Eng.

Liverpool—The Bank of Liverpool, Ltd.
Scotland — The British Linen Company Bank and Branches.

BANKERS IN THE UNITED STATES:

New York—The Bank of New York, N.B.A.
" The National City Bank.
" The Third National Bank.
Boston—The Merchants' National Bank.
" J. B. Moors & Co.

Buffalo—Bank of Commerce in Buffalo.
San Francisco—The Bk of British Columbia
" The Anglo Californian Bank.
Portland, Oregon—The Bank of British Columbia.

THE CANADIAN
Bank of Commerce

HEAD OFFICE, - - - TORONTO

Paid-up Capital, - - - - - - - - - $6,000,000
Rest, - - - - - - - - - - - - - 1,000,000

DIRECTORS:

GEO. A. COX, ESQ., President. ROBERT KILGOUR, ESQ., Vice-President.
JAMES CRATHERN, ESQ. W. B. HAMILTON, ESQ. MATTHEW LEGGAT, ESQ.
JOHN HOSKIN, ESQ., Q.C., LL.D. J. W. FLAVELLE, ESQ.

B. E. WALKER, General Manager. J. H. PLUMMER, Assistant General Manager.
A. H. IRELAND, Inspector, G. H. MELDRUM, Assistant Inspector.

NEW YORK—ALEX. LAIRD AND WM. GRAY, Agents.

BRANCHES:

Ayr.
Barrie.
Belleville.
Berlin.
Blenheim.
Brantford.
Cayuga.
Chatham.
Collingwood.
Dundas.
Dunville.
Galt.
Goderich.
Guelph.
Hamilton.
London,
Montreal:
Main Office—157 St. James St.
City Branch—19 Chaboillez Sq.
Orangeville.
Ottawa.
Paris.
Parkhill.
Peterborough.
St. Catharines.
Sarnia.
Sault Ste. Marie.
Seaforth.
Simcoe.
Stratford.
Strathroy.
Thorold.
Toronto Junction.
Walkerton.
Walkerville.
Waterford.
Waterloo.
Windsor.
Woodstock.
Winnipeg.
Toronto:
Head Office—19-25 King St. West,
City Branches—
712 Queen St. E.
450 Yonge Street cor. College.
791 Yonge Street
268 College St., cor. Spadina.
516 Queen St. W.
415 Parliament Street, and
128 King St. E.

Commercial Credits issued for use in Europe, East and West Indies, China, Japan and South America.
Sterling and American Exchange bought and sold.
Collections made on the most favorable terms.
Travellers' letters of credit issued for use in all parts of the world.
Interest allowed on deposits.

BANKERS AND CORRESPONDENTS:

Great Britain—The Bank of Scotland.
India, China and Japan—The Chartered Bank of India, Australia and China.
Germany—The Deutsche Bank.
Australia and New Zealand—The Union Bank of Australia.
Paris, France—Credit Lyonnais, Lazard Freres & Cie.
Brussels, Belgium—J. Matthieu & Fils.
New York—The American Exchange National Bank of New York.
Chicago—The American Exchange National Bank of Chicago.
San Francisco and British Columbia—The Bank of British Columbia.
Hamilton, Bermuda—The Bank of Bermuda.
Kingston, Jamaica—The Bank of Nova Scotia.

MERCHANTS BANK OF CANADA

Capital, Paid-up, $6,000,000. Reserve Fund, $3,000,000.

HEAD OFFICE - - - - - MONTREAL

BOARD OF DIRECTORS.

Andrew Allan, Esq., President. **Hector Mackenzie, Esq.**, Vice-President.
H. Montagu Allan, Esq., Jonathan Hodgson, Esq., James P. Dawes, Esq.,
John Cassils, Esq., T. H. Dunn, Esq. Sir Joseph Hickson., Robert MacKay, Esq.

Geo. Hague, General Manager. **John Gault**, Asst. General Manager.

Branches in Ontario and Quebec.

Belleville	Hamilton	Montreal, West End B'ch, 2456 Notre D. St.,	Perth	St. Jerome, Q.
Berlin,	Hespeler		Prescott,	St. John's, Q.
Brampton,	Ingersoll,		Preston,	St. Thomas,
Chatham,	Kincardine	Mitchell,	Quebec,	Toronto,
Galt,	Kingston,	Napanee,	Renfrew,	Walkerton,
Gananoque,	London,	Ottawa,	Sherbrooke, Q.,	Windsor,
	Montreal,	Owen Sound,	Stratford.	

Branches in Manitoba.

Winnipeg, Brandon.

Bankers in Great Britain.—London, Glasgow, Edinburgh and other points, The Clydesdale Bank (Limited). Liverpool, Bank of Liverpool, Limited.

Agency in New York—52 William Street. Messrs. Henry Hague and John B. Harris, Jr., Agents.

Bankers in United States—New York, American Exchange National Bank; Boston, Merchants National Bank; Chicago: American Exchange National Bank; St. Paul, Minn.: First National Bank; Detroit: First National Bank; Buffalo: Bank of Buffalo; San Francisco: Anglo-Californian Bank.

Newfoundland—The Bank of Nova Scotia. *Nova Scotia and New Brunswick*—Bank of Nova Scotia and Merchants Bank of Halifax. *British Columbia*—Bank of British Columbia.

A general banking business transacted.

Letters of credit issued, available in China, Japan, and other foreign countries.

THE MOLSONS BANK

Incorporated by Act of Parliament, 1855.

CAPITAL, ALL PAID UP, $2,000,000 - REST, $1,375,000.

HEAD OFFICE, - MONTREAL

DIRECTORS:

John H. R. Molson, President **S. H. Ewing**, Vice-President.
W. M. Ramsay, Samuel Finley, Henry Archbald, W. M. Macpherson, J. P. Cleghorn.

F. Wolferstan Thomas, General Manager. **A. D. Durnford**, Inspector.
H. Lockwood, Assistant Inspector.

BRANCHES:

Alymer, Ont., Brockville, Calgary, N.W.T., Clinton, Exeter, Hamilton, London, Meaford, Montreal—St. Catherine St. Branch, Morrisburg, Norwich, Ottawa, Owen Sound Ridgetown, Smith's Falls, Sorel, P.Q, St.Thomas, Ont., Toronto, Toronto Jnct., Trenton Waterloo, Winnipeg, Woodstock.

Agents in the Dominion.—*Quebec*—Eastern Townships Bank. *Ontario*—Dominion Bank, Imperial Bank of Canada and Canadian Bank of Commerce. *New Brunswick*—Bank of New Brunswick. *Nova Scotia*—Halifax Banking Co. *Prince Edward Island*—Merchants Bank of P.E.I., Summerside Bank. *British Columbia*—Bank of British Columbia. *Manitoba*—Imperial Bank of Canada. *Newfoundland*—Bank of Nova Scotia, St. Johns.

Agents in Europe.—*London*—Parr's Banking Co. and The Alliance Bank (Limited.), Messrs. Glyn, Mills, Currie & Co.; Messrs. Morton, Rose & Co. *Liverpool*—The Bank of Liverpoo. *Cork*—Munster & Leinster Bank, Limited. *Paris*—Credit Lyonnais. *Berlin*—Deutsche Bank. *Antwerp, Belgium*—La Banque d'Anvers. *Hamburg*—Hesse, Newman & Co.

Agents in United States.—*New York*—Mechanics' National Bank, Messrs. Morton, Bliss & Co.; Messrs. W. Watson, R. Y. Hebden, Agents Bank of Montreal; National City Bank. *Boston*—State National Bank. *Portland*—Casco National Bank. *Chicago*—First National Bank. *Cleveland*—Commercial National Bank. *Detroit*—Commercial National Bank. *Buffalo*—The City Bank. *San Francisco*—Bank of British Columbia. *Milwaukee*—The Wisconsin National Bank. *Butte, Montana*—First National Bank. *Great Falls, Montana*—North Western National Bank. *Toledo*—Second National Bank. *Minneapolis*—First National Bank.

Collections made in all parts of the Dominion and returns promptly remitted at lowest rates of exchange. Commercial Letters of Credit and Travellers' Circular Letters issued available in all parts of the World.

IMPERIAL BANK OF CANADA

Capital (paid up) - -	$1,963,600.00
Reserve Fund - - -	1,156,800.00

DIRECTORS:

H. S. Howland, *President.* - **T. R. Merritt,** St. Catharines, *Vice-President.*
William Ramsay of Bowland. T. Sutherland Stayner. Robert Jaffray.
Hugh Ryan, - - Hon. John Ferguson.

HEAD OFFICE, 32 Wellington St. E., TORONTO

Branches in Ontario—Essex, Niagara Falls, Welland, Fergus, Port Colborne, Woodstock, Galt, Sault Ste. Marie, St. Catharines, Rat Portage, Toronto—Corner Wellington St. and Leader Lane; Yonge St., cor. Queen; North Toronto Branch, (cor. Yonge and Bloor Sts.); Ingersoll, St. Thomas.

Branches in North-West and British Columbia—Winnipeg, Brandon, Calgary, Portage la Prairie, Edmonton, Prince Albert, Vancouver, B.C.

Drafts and Letters of Credit issued, available in any part of the world.

Deposits received and interest allowed.

Prompt attention paid to **Collections.**

Bonds and Debentures bought and sold.

Agents in Great Britain:—Lloyd's Bank, Limited, London, with whom monies may be deposited for transfer to any of the above branches.

Agents in Canada for the **Cheque Bank, Limited, of London.**

N.B.—Associates and Visitors *will be accorded every attention at the Head Office, and Branches of the Bank.*

D. R. WILKIE, General Manager.

THE BANK OF TORONTO CANADA

Incorporated 1855.

CAPITAL - - - - -	*$2,000,000.00*
REST - - - - - -	*1,800,000.00*
TOTAL ASSETS MAY 30, 1896 - -	*14,602,241.02*

HEAD OFFICE = = TORONTO.

GEORGE GOODERHAM, President. - - - **W. H. BEATTY,** Vice-President.

BRANCHES:

Barrie, Brockville, Cobourg, Collingwood, Gananoque, London, Montreal—Point St. Charles (Montreal), Peterboro, Port Hope, St. Catharines, Toronto—King Street West (Toronto).

BANKERS AND CORRESPONDENTS:

Great Britain—The City Bank, Limited, London, Eng. New York—National Bank of Commerce. Chicago—First National Bank. Ontario—Bank of Hamilton and branches. Quebec—La Banque Nationale and branches. Nova Scotia—Union Bank of Halifax and branches—Peoples' Bank of Halifax and branches. Manitoba, British Columbia, New Brunswick—Bank of British North America.

J. HENDERSON,
Inspector.

D. COULSON,
General Manager.

THE DOMINION BANK

CAPITAL (paid-up) - - - **$1,500,000**
RESERVE FUND - - - **1,500,000**

DIRECTORS:

JAMES AUSTIN, President, - - HON. SIR FRANK SMITH, Vice-President.
William Ince, - Edward Leadlay, - E. B. Osler.
W. R. Brock, - Wilmot D. Matthews.

HEAD OFFICE, Corner KING and YONGE STS. TORONTO.

AGENCIES:

Belleville, Brampton, Cobourg, Guelph, Lindsay, Napanee, Orillia, Oshawa, Seaforth, Uxbridge, Whitby.

Toronto—Dundas Street, Corner Queen; Market, Corner King and Jarvis street; Queen Street, corner Esther street; Sherbourne Street, corner Queen; Spadina Avenue, corner College.

Drafts on all parts of the United States, Great Britain and Europe bought and sold.
Letters of Credit issued available at all points in Europe, China and Japan.

R. D. GAMBLE,
General Manager.

The Bank of British North America

Incorporated by Royal Charter.

PAID-UP CAPITAL, £1,000,000 Stg. - RESERVE, £275,000.

LONDON OFFICE:
3 CLEMENTS LANE, LOMBARD STREET, E.C.

COURT OF DIRECTORS:

J. H. Brodie, Richard H. Glyn, J. J. Kingsford, John Jas. Cater, E. A. Hoare, Frederic Lubbock, Gaspard Farrer, H. J. B. Kendall, Geo. D. Whatman, - Henry R. Farrer.
Secretary—A. G. WALLIS.

Head Office in Canada - 140 ST. JAMES STREET, MONTREAL.

H. STIKEMAN, General Manager. **E. STANGER,** Inspector.

BRANCHES AND AGENCIES IN CANADA:

London, Brantford, Paris, Hamilton, Toronto, Kingston, Ottawa, Montreal, Quebec, St. John, N.B., Fredericton, N.B., Halifax, N.S., Winnipeg, Man., Brandon, Man., Rossland, B.C., Victoria, B.C., Vancouver, B.C.

AGENTS IN THE UNITED STATES:

NEW YORK—W. Lawson and J. C. Welsh, agents; San Francisco—H. M. J. McMichael and J. R. Ambrose, agents; London Bankers—The Bank of England, Messrs. Glyn & Co.

FOREIGN AGENTS—Liverpool—Bank of Liverpool; Australia—Union Bank of Australia; New Zealand—Union Bank of New Zealand; India, China and Japan—Chartered Mercantile Bank of India. London and China—Agra Bank, Limited; West Indies—Colonial Bank; Paris—Messrs. Marcuard, Krauss et Cie.; Lyons—Credit Lyonnais.

Issue Circular Notes for Travellers, Available in all Parts of the World.

BANK OF BRITISH COLUMBIA

(Incorporated by Royal Charter)

No. 60 LOMBARD STREET, E. C.

Paid-up Capital, - - - - - £600,000.
(With power to increase to £2,000,000.)
Reserve Fund, - - - - - - £100,000.

COURT OF DIRECTORS.—Sir Robert Gillespie, Chairman; James Anderson, Esq.; C. W. Benson, Esq.; T. G. Gillespie, Esq.; Henry J. Gardiner, Esq.; Guy Oswald Smith, Esq.

The Bank grants Drafts and Letters of Credit on its Branches in San Francisco, in California; Portland, in Oregon; Seattle and Tacoma, in Washington (Puget Sound); and Victoria, New Westminister, Vancouver, Nanaimo, Kamloops, and Nelson (Kootenay Lake), British Columbia.

Deposits received for fixed periods at rates to be ascertained on application.

S. CAMERON ALEXANDER, Secretary and Manager.

...THE QUEBEC BANK...

(Incorporated by Royal Charter, A.D., 1818.)

Paid-up Capital, - - - - - - *$2,500,000.*
Rest, - - - - - - - - - - *$500,000.*

HEAD OFFICE, - - QUEBEC.

Board of Directors:

ROBERT H. SMITH, President. WILLIAM WITHALL, Esq., Vice-President.
THOMAS McDOUGALL, Esq., Gen. Manager.

Directors.

G. R. Renfrew, S. J. Shaw, J. T. Ross, Gaspard Lemoine, W. A. Marsh.

BRANCHES AND AGENCIES IN CANADA.

Ottawa, Ont. Toronto, Ont. Pembroke, Ont.
Montreal, Que. Thorold, Ont. Three Rivers, Que.

Agents in New York—Bank of British North America.
Agents in London—The Bank of Scotland.

THE STANDARD BANK

. . . OF CANADA . . .

CAPITAL PAID-UP - - - - - *$1,000,000*
RESERVE FUND - - - - - - *600,000*

HEAD OFFICE, TORONTO.

DIRECTORS:

W. F. COWAN, President, - - **JOHN BURNS, Vice-President.**
W. F. ALLEN, FRED WYLD A. J. SOMERVILLE,
T. R. WOOD, - JAS. SCOTT,

AGENCIES:

Bowmanville, Bradford, Brantford, Brighton Brussels, Campbellford, Cannington, Chatham, Ont.; Colborne, Durham, Forest, Harriston, Kingston, Markham. Parkdale, Toronto; Picton, Stouffville.

BANKERS:

New York—Importers' and Traders' National Bank.
Montreal—Canadian Bank of Commerce.
London, England—National Bank of Scotland.
All banking business promptly attended to. Correspondence solicited.

GEO. P. REID,
GENERAL MANAGER.

Incorporated **1865**

THE SUN LIFE ASSURANCE CO'Y OF CANADA.

Head Office, - MONTREAL

Income for year ending 31st Dec., 1895, $1,528,054
Assets, at 31st Dec., 1895, - - - - - 5,365,770
Life Assurances in force Jan. 1st, 1896, 34,754,840
Surplus over all Liabilities (except Capital Stock), - - - - - - - 534,944

POLICIES ABSOLUTELY NONFORFEITABLE.

In the event of non-payment of premium the policy is continued in force until the reserve on it is exhausted.

Policies are incontestable from the first, save that the Company reserves to itself the right, in cases of intentional fraud, to contest payment during the first two years.

Claims paid immediately upon completion and approval of proofs.

POLICIES ISSUED ON ALL APPROVED PLANS.

Full information on application at any of our Branch Agencies, or at Head Office,

ROBERTSON MACAULAY,
President and Managing Director.
HON. A. W. OGILVIE, *Vice-President.*
T. B. MACAULAY, *Actuary and Secretary.*

THE

CANADA LANDED & NATIONAL INVESTMENT CO.

(LIMITED)

INCORPORATED - - 1858.

HEAD OFFICE:

23 TORONTO ST., - - TORONTO,

ONTARIO, CANADA.

Authorized Capital,		£800,000
Subscribed Capital,		400,000
Paid-up Capital,		200,000
Reserve Fund,		78,200
Total Assets,	£895,820	
Liabilities to the Public,	604,976	
Surplus Assets,		£290,844
Uncalled Subscribed Capital,		206,300
Total Surplus Assets,		£497,144

The Company's Funds and Moneys borrowed on Debenture are lent (in conformity with the Charter) on Mortgages on Real Estate in the Dominion of Canada.

The Company's borrowing power is limited to a sum equal to twice its Subscribed Capital, and all its Debentures are secured *pari passu* by a Deed granted in favor of independent Trustees for behoof of the Debenture-holders. In terms of the Deed, the Trustees have a right to the proceeds of the whole uncalled Subscribed Capital, and have also a first charge on the whole undertaking and Assets of the Company.

BRITISH AGENTS:

Messrs. HAMILTON, KINNEAR & BEATSON, W. S.,
35 QUEEN STREET, EDINBURGH.

Messrs. MILL, BONAR & HUNTER, W. S.,
15 HILL STREET, EDINBURGH.

BANKERS:

THE NATIONAL BANK OF SCOTLAND (Ltd.)

JOHN LANG BLAIKIE, Esq., - - PRESIDENT.
JOHN HOSKIN, Q.C., LL.D., - - - VICE-PRESIDENT.

ANDREW RUTHERFORD,
Manager.

THE TRUST AND LOAN CO'Y OF CANADA

INCORPORATED A.D. 1845.

Subscribed Capital,	£1,500,000
Reserve Fund,	187,116. 10s. 6d.

HEAD OFFICE:

7 GREAT WINCHESTER ST., E.C., - LONDON, ENGLAND.

CHARLES MORRISON, Esq., - - *President.*
JAMES DICKSON, Esq., - - - - *Deputy Chairman.*
F. DIXON BROWN, - - - - - *Secretary.*

Money Loaned on Improved Real Estate at Lowest Rates of Interest, and on most Favourable Terms.

Offices for Ontario, - - 25 TORONTO ST., TORONTO.
Offices for Quebec. - - 26 ST. JAMES ST., MONTREAL.
Offices for Manitoba, - MAIN ST., WINNIPEG,

WM. B. BRIDGEMAN-SIMPSON, RICHARD J. EVANS, } *Comissioners.*

The British-Canadian Loan and Investment Co.

(LIMITED)

Head Office, 25 ADELAIDE ST. EAST, Toronto, Ontario.

Capital Subscribed, - - - - - -	$2,000,000 -	£410,958
" Paid-up - - - - - - -	398,493 -	81,000
Total Assets, - - - - - - -	2,292,262 -	471,218

.....**ESTABLISHED 1877.**.....

President, - A. H. CAMPBELL, Esq. | *Vice-President*, - WILLIAM INCE, Esq.

Manager, - - - **R. H. TOMLINSON.**

Office in Great Britain, No. 17 DUKE STREET, EDINBURGH,
Messrs. SCOTT, MONCRIEFF & TRAIL, W.S., Agents.
North of England Agents, Messrs. ROBT. C. & HY. HAWORTH & CO., Accountants, 19 COOPER STREET, MANCHESTER.
Glasgow Agents, Messrs. FINLAYSON & AULD, 213 WEST GEORGE ST.
Bankers in Great Britain, The NATIONAL BANK OF SCOTLAND (Ltd.), London.

The Company receives money on Debenture repayable in three or five years, at the current rates of interest, for investment on Mortgages of improved Real Estate in the Province of Ontario, Canada. The Debenture holders are secured by,—

1. The Paid-up Capital of the Company.
2. The amount of the uncalled capital held by a large and wealthy body of shareholders.
3. The Reserve Fund and other Assets of the Company.
4. The mortgages held by the Company and the estates thereby mortgaged.

The Debenture Prospectus with statement of the Company's affairs, List of Shareholders, etc., will be sent on application to any of the Company's Agents, or to the Manager.

Central Canada Loan and Savings Co.

Head Office, - COR. KING AND VICTORIA STREETS, TORONTO

GEORGE A. COX, President.

Subscribed Capital, -	$2,500,000.00
Paid-up Capital, - -	1,250,000.00
Reserve Fund, - -	325,000.00
Contingent Fund, -	34,025.40
Total Assets, - - -	5,454,720.34

Debentures issued in Currency or Sterling payable in Canada or Great Britain. Money advanced on real estate. Mortgages and Municipal Debentures purchased. Executors and Trustees are authorized by law to invest in the Debentures of this Company.

FRED. G. COX, Manager E. R. WOOD, Secretary

LONDON AND CANADIAN

LOAN AND AGENCY CO., Limited

SIR CASIMIR S. GZOWSKI, K.C.M.G., - - PRESIDENT.

Money to Lend on Improved Real Estate.

Capital Subscribed	*$5,000,000*
Capital Paid-up	*700,000*
Rest	*210,000*
Reserve	*200,000*

Municipal Debentures Purchased.

TO INVESTORS

Money Received on Debentures and Deposit Receipts. Interest and Principal payable in Britain or Canada without charge

Rates on application to

Head Office....

103 BAY ST., TORONTO J. F. KIRK, Manager

London & Lancashire Life

HEAD OFFICE FOR CANADA:—Cor. St. James St. Place d'Armes, Montreal.

LIFE Rate Endowment Policies a Specialty . . . ❁ *LOW Rates. World-wide Policies. Absolute Security . .*

The Full Reserves under all policies are deposited annually with the Dominion Government.

DIRECTORS:

Sir Donald A. Smith, K.C.M.G., M.P., Chairman.

Robert Benny, Esq. — Sandford Fleming, Esq., C.M.G.

A. T. Paterson, Esq. — R. B. Angus, Esq.

B. HAL BROWN, Manager for Canada.

Toronto Agents—S. BRUCE HARMAN, Cor. Wellington and Scott Sts., CHARLES MORRIS, 122 Crawford Street.

Manufacturers Life Insurance Company

HEAD OFFICE, - - TORONTO, CANADA.

Authorized Capital, $2,000,000.

President—George Gooderham, President Bank of Toronto.

Vice-Presidents—S. F. McKinnon, (S. F. McKinnon & Co., Wholesale Millinery, etc.), Toronto; A. F. Gault, (Gault Bros. & Co.), Montreal.

Medical Directors—Jas. F. W. Ross, M.D., C.M., L.R.C.P. Eng.; P. J. Strathy, M.D., C.M., M.R.C.S. Eng.

Consulting Actuary—D. Parks Fackler, of New York.

General Manager—J. F. Junkin.

Secretary—Geo. A. Sterling.

Superintendent—R. Junkin.

Directors—Hon. J. A. Ouimet, Judge of Supreme Court, Province of Quebec; W. H. Storey, (W. H. Storey & Sons, Glove Manufacturers), Acton; Dr. Jas. Mills, President Agricultural College, Guelph; R. R. McLennan, M.P. for Glengarry; Robert Archer, Esq., Montreal; C. D. Warren (Warren Bros. & Boomer), Toronto; T. G. Blackstock, of Beatty, Blackstock, Nesbitt & Chadwick, Barristers and Solicitors, Toronto; R. L. Patterson, (Miller & Richard, Type Founders to Her Majesty), Toronto; Robert Crean, of Crean & Hastings, Ontario Straw Goods Manufacturing Co., Toronto; E. J. Lennox, Architect, Toronto; D. D. Mann, Contractor, Montreal; H. Lowndes, (Flett, Lowndes & Co., Wholesale Merchants), Toronto; Hon. Theo. Davie, Chief Justice of British Columbia; J. D. Rolland (Rolland Paper Co.), Montreal; A. E. Gooderham, Esq., Toronto.

THE CANADA COMPANY

DIRECTORS:

SIR ROBERT GILLESPIE, Governor
J. P. CURRIE, Esq. WM. UNWIN HEYGATE, Esq.
HON. F. S. A. HANBURY TRACY JOSEPH CORBIN WELD, Esq.

HEAD OFFICE:

No. 1 EAST INDIA AVENUE, LEADENHALL STREET, LONDON, E.C.

CANADIAN OFFICE:

Imperial Bank Building, Wellington Street E., Toronto

HON. G. W. ALLAN, Commissioner **ALFRED WILSON, Commissioner**

In addition to some of the best arable lands in the older-settled portions of the Province of Ontario, which are for sale, or to lease, on very reasonable terms, the Company has a large area of **Mineral** lands in Eastern Ontario. Licenses to prospect, or to work, the minerals—embracing Gold, Silver, Iron, Phosphate of Lime, Mica and other Minerals—will be issued on application either to the Commissioners in Toronto, or to their Mining Inspector, **ANDREW BELL, C.E., D.L.S., Almonte, Ont.**

ROBT. H. AHN

Mining Broker

RAT PORTAGE

TORONTO OFFICE: **MONTREAL OFFICE:**

75 CANADA LIFE BUILDING. 411 BOARD OF TRADE BUILDING.

Mining Properties Developed and Reported on.

MINING PROPERTIES FOR SALE

INFORMATION RELATING TO CANADIAN MINES FURNISHED.

ESTABLISHED 1863.

WESTERN CANADA LOAN

AND SAVINGS COMPANY.

OFFICES: No. 76 Church Street, Toronto

Corner Main Street and Portage Ave., Winnipeg

Subscribed Capital - - - - -	**$3,000,000**
Paid-up Capital - - - - - -	**1,500,000**
Reserve - - - - - - -	**770,000**
Contingent Fund - - - - -	**70,000**

WALTER S. LEE,
Manager.

Jos. E. Seagram

DISTILLER

WATERLOO, - - ONTARIO

THE CELEBRATED BRANDS OF WHISKIES

'83, Old Times,
White Wheat, and Malt.

TORONTO OFFICE, 30 WELLINGTON STREET EAST

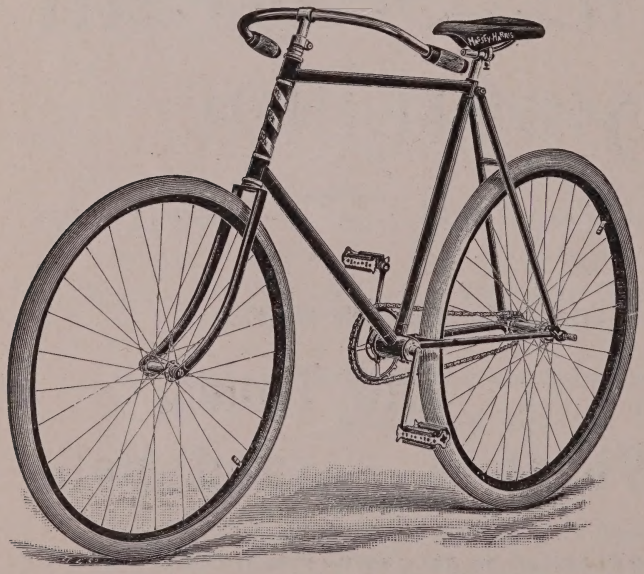
MASSEY-HARRIS CO., Ltd.

Toronto, Canada

LARGEST MAKERS OF HARVESTING MACHINERY UNDER THE BRITISH FLAG

Agencies Established throughout the Dominion of Canada, Europe, Australasia, South America and South Africa.

Also Manufacturers of the Celebrated **Massey-Harris Bicycle**



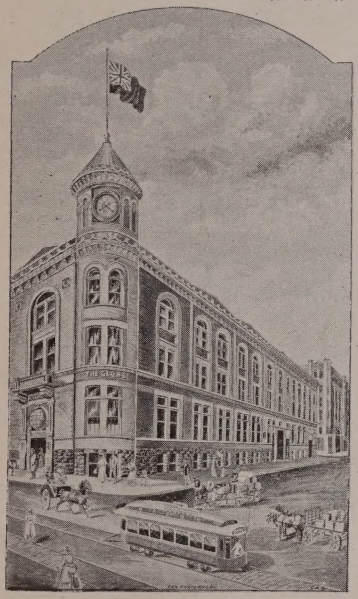
Massey-Harris Co., Ltd.

TORONTO, CANADA

Manufacturers of Self-Binders, Mowers, Reapers, Hay Rakes, Seeders, Cultivators, Ensilage Cutters, Etc., Etc.

Established 1844

The Globe



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TORONTO, CANADA

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the basis of their requirements, will find upon investigation that

THE DAILY GLOBE
THE WEEKLY GLOBE
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are the mediums through which they can reach the great mass of Canada's purchasing people. THE DAILY GLOBE publishes its circulation returns every day at the head of its editorial page. The total number of DAILY GLOBES sold during the year 1895 was *7,472,600* copies. Circulation during the twelve months just elapsed has shown a marked increase in all the editions.

The number of DAILY GLOBES sold during the six months ending June 30th was *4,419,450*. Daily average for the six months, *28,329;* for the last three months, *28,879;* for the month of June, *30,450*.

Send for copy of Circulation Returns Showing Daily Sales for last eighteen months.

The Niagara Falls Park and River Railway

THE ELECTRIC SCENIC ROUTE OF AMERICA

Toronto to Queenston, via Steamers Chippewa, Corona and Chicora, Qneenston to Chippawa along the banks of the historic Niagara River, through Victoria Park and past the Falls and Rapids. The only way to thoroughly see Queenston Heights, the Gorge, the Whirlpool and Whirlpool Rapids, the American and Horse Shoe Falls, and the rapids above the Falls.

Connecting at Slater's Point with Steamers for Buffalo, at Chippawa with Michigan Central Railway, and at Niagara Falls with the great railroad systems of America.

Visitors to Toronto can leave the city by the morning boats, thoroughly enjoy all the beauties of this route, and return to Toronto the same evening.

Tickets at all principal offices. For further information apply to

THE MANAGER, Niagara Falls, Ont.

HOTEL HANLAN, TORONTO ISLAND

A CHARMING SUMMER RESORT

Visitors to Toronto will find this a very convenient Hotel, being within ten minutes sail from the city, yet perfectly secluded from its noises, and reached by the splendid steamers of the Toronto Ferry Company, plying every fifteen minutes.

Commanding magnificent views of Lake Ontario, Toronto Bay and the City of Toronto. Combining all the pleasures of a summer resort with the advantages of a large city.

Band Concerts every evening and Saturday afternoons by one of the fine Military Bands of the City.

Championship Athletic Events, including **Lacrosse Matches** and **Bicycle Races**, together with the other numerous attractions provided at Hanlan's Point may be enjoyed by the guests if they so desire.

For rates and further particulars address

F. M. THOMAS, Resident Manager,
HOTEL HANLAN, HANLAN'S POINT, TORONTO

Queen's Royal Hotel, Niagara-on-the-Lake

BEAUTIFULLY and picturesquely situated on the shore of Lake Ontario, at the mouth of the Niagara River. A delightful headquarters for the members of the British Association who can attend meetings in Toronto daily and return to Niagara each evening.

A stay at the Queen's Royal avoids the heat and dust incidental to a city of the size of Toronto, the over crowding at hotels and the bustle and traffic of Niagara Falls.

Niagara Falls is twelve miles away and is reached by a most picturesque journey of half an hour by boat up the river and by electric cars which passes in full view of the lower rapids, the whirlpool and whirlpool rapids, and the great cataract.

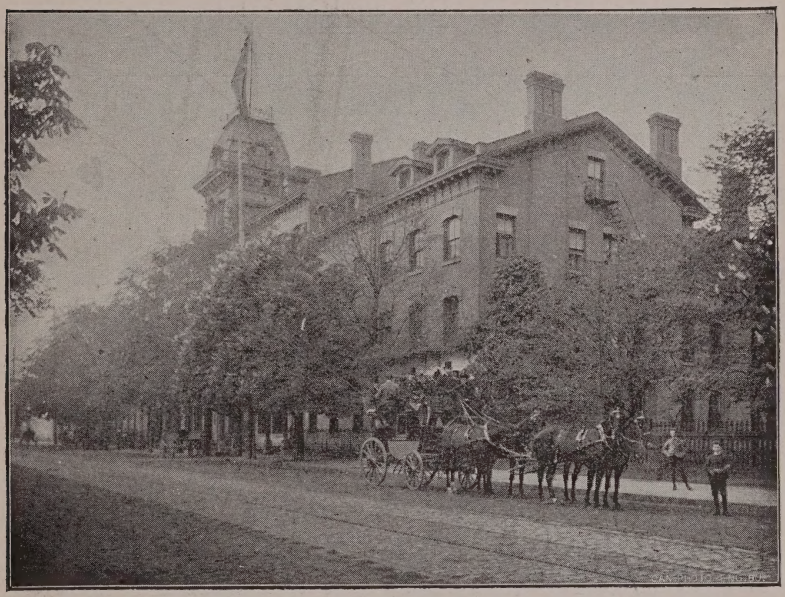
Toronto is reached by a two hours passage across Lake Ontario by the excellent and comfortable steamers of the Niagara Navigation Company, making four trips each way daily.

The Queen's Royal has all modern conveniences, the latest sanitary system, electric lighting, and electric service. The Tennis Courts and bowling green are famed as being the finest in America; the Golf links are most picturesque and adjacent to the hotel, while the roads and scenery in the vicinity are delightful for cycling, driving and riding. Beach bathing, bass fishing and boating are obtainable on the lake in front of the hotel. An orchestra is regularly in attendance.

The rates are from **$3.00** to **$4.50** per day. In order to avoid over crowding the proprietors will receive a limited number of applications for rooms, which should be addressed to McGaw & Winnett, Queen's Hotel, Toronto.

TORONTO, CANADA

The Queen's



ONE of the largest, most comfortable and popular Hotels in the Dominion. While possessing every modern convenience and the latest and most scientific improvements, the QUEEN'S has always been famous for the solid, cosy, homelike comfort which is characteristic of the best hotels. Its elegance, sanitary excellence and unequalled location makes it most desirable for Transient Visitors and Tourists.

The QUEEN'S has always been the home of Royalty when visiting Toronto, and has been largely patronized by the Nobility and best families of Europe and America.

Street cars to all parts of the city pass the door every three minutes.

TERMS: $3.00 to $4.00 PER DAY ACCORDING TO LOCATION OF ROOM.

Bathroom, etc. attached, $1.00 per day additional.

McGAW & WINNETT, Proprietors.

TORONTO, ONTARIO, CANADA.

The Rossin House

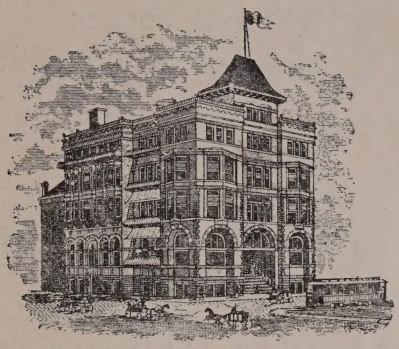
. . . RECENTLY ENLARGED . . .

Patronised by their Royal Highnesses

THE PRINCE OF WALES, THE DUKE OF EDINBURGH,
PRINCE LEOPOLD, LORD DUFFERIN, Etc., Etc.

THE ROSSIN is the largest Hotel in the Province, with accommodation for 500 guests. Corner of King and York Streets, the finest situation in Toronto two blocks from Union Railway Station. Thoroughly first-class. Its sanitary arrangements the best in the Dominion. Cuisine excellent. Bedrooms en suite or single, with baths attached. Six stairways. Hydraulic Lifts. Prices graduated. Special rates for guests remaining over a week. Visitors can leave Toronto for Niagara Falls, having entire day there, returning the same evening.

A. & A. NELSON, Proprietors.



The.....

Grand Union

CHAS. A. CAMPBELL, Proprietor

The most modern Hotel in the City.

Opposite Entrance to Union Station.

Corner of Front and Simcoe Streets - - - TORONTO, CANADA

The GRAND UNION is an elegant five story structure of brick, embellished with grey stone trimmings, and architecturally pleasant from within and without.

It is complete in its every appointment with the very latest of modern ideas, has two dining rooms, barber shop, baths on each floor, speaking tubes from every room and a roof garden.

RATES: $1.50 and $2.00 PER DAY.

AMERICAN PLAN

RATES $2.00 PER DAY

EUROPEAN PLAN

ROOMS, 50c. TO $1.50 PER DAY

CENTRALLY LOCATED

THE ELLIOTT

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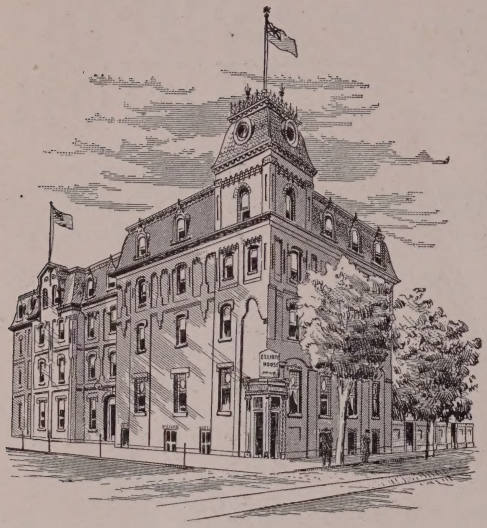
Church & Shuter Sts.

TORONTO, - CANADA.



A quiet homelike Hotel situated in the heart of the city, yet removed from all the noise and bustle. Well furnished rooms and excellent cuisine.

References, "OUR GUESTS"

J. W. HIRST
PROPRIETOR.

THE ALBION

JOHN HOLDERNESS, Proprietor

This Hotel has accommodation for 300 guests, heated by steam, provided with electric bells, electric light, fire escape, billiard parlor, barber shop, baths and all modern conveniences.

RATES: $1.00, $1.50 and $2.00.

Take Parliament Street Cars to East Market Square,

The Largest Dining Room in the City.

JARVIS STREET,
TORONTO, CANADA

THE CLIFTON HOUSE,

NIAGARA FALLS.

CANADIAN SIDE.

THE CLIFTON is **positively** the only hotel from the apartments and dining rooms of which there is a full view of the Canadian and American Falls.

The islands and the river for miles, with the deep canon of the Niagara, can be seen only from the ten hundred and fifty feet of wide covered piazzas of this hotel.

The view is an exclusive advantage of the Clifton.

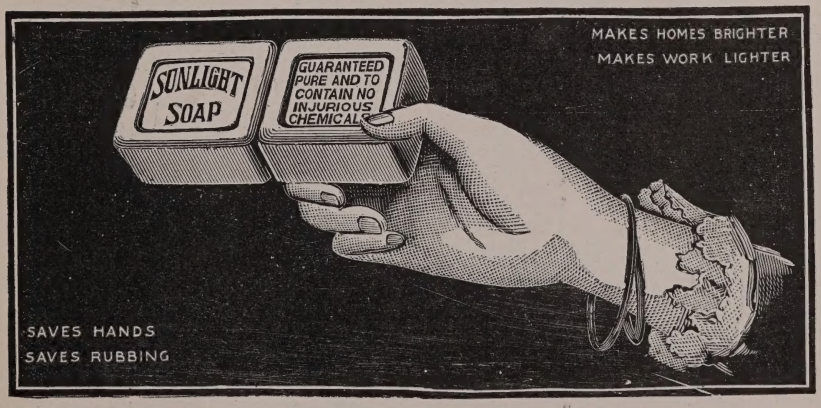
Apartments *en suite* or single, *cuisine*, service and attendance superior in all respects.

The electric illuminations at night, of the American Falls, are seen only from this hotel.

ADDRESS, FOR ALL INFORMATION, BY MAIL OR TELEGRAPH,

GEORGE M. COLBURN,

Niagara Falls, Ont., Canada.



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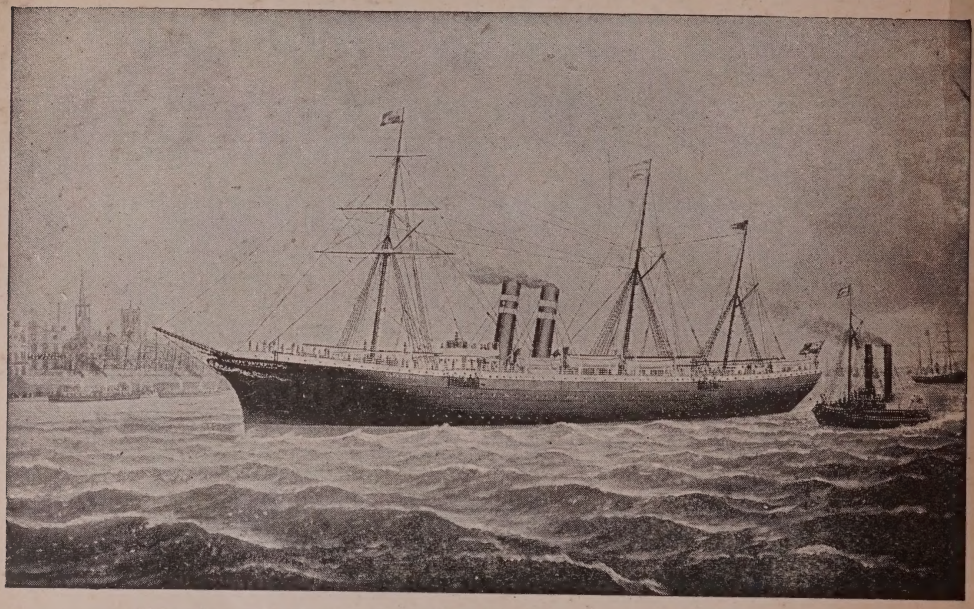
WEEKLY SAILINGS Between Montreal and Liverpool Direct.

From Liverpool every Saturday. **From Montreal every Wednesday at Daybreak.**



"Lake Ontario," "Lake Huron," "Lake Superior," "Lake Winnipeg."

These Steamers have been Specially Built for the Passenger Trade, and have excellent accommodation for all classes of Passengers.

RATES OF CABIN PASSAGE Lower than by any other First-Class Line

First Cabin, Montreal to Liverpool, - $45, $50 and $60

First Cabin, Round Trip, - - - - $90 and $110

According to Steamer and Accommodation.

Second Cabin, to Liverpool, $34; Round Trip, $66.75

STEERAGE AT LOWEST RATES

For Rates from Liverpool and other British and European Points, apply to D. & C. MacIVER, 22 Water Street, Liverpool.

The most direct and shortest sea voyage from England to Toronto is via the St. Lawrence, while the scenery is grand and very interesting both in the Gulf and River. First and Second Cabin Passengers are carried as far as Montreal in the Steamers, but if they desire to visit the quaint and historic City of Quebec, Falls of Montmorency, and other points of interest in the vicinity, they can disembark here and afterwards proceed to Montreal and Toronto by boat or rail at a small additional cost, stopping over at Montreal *en route* to take in the many sights and points of interest there. Members of British Association for the Advancement of Science intending to be present at the meetings of the Association to be held at Toronto during the summer of 1897, will find it to their advantage to communicate with the Beaver Line Agents before booking elsewhere.

☞ Special Railroad Rates to all points in connection with Beaver Line Tickets.

For sailing lists, and full particulars and to book passage, apply to

D. & C. MacIVER, Managers,
22 Water Street, LIVERPOOL.

WM. M. BORRADAILE,
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D. W. CAMPBELL, Manager,
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Liverpool to Quebec and Montreal

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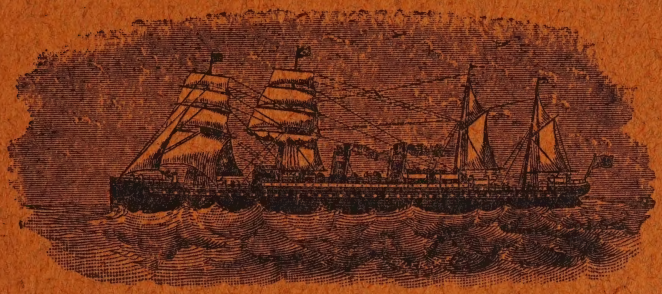

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The Royal Mail Steamship "CANADA," 9,000 Tons,

The Largest and Fastest Steamer in the Canadian Passenger Service.

TWIN SCREWS. ELECTRIC LIGHT.

"LABRADOR," "VANCOUVER," "SCOTSMAN."

The Saloons and State-rooms are large, airy, and amidships. Ladies' Rooms and Smoking Rooms have been placed in the most convenient positions. Promenade Decks are very spacious, and every attention is paid to the comfort of passengers.

ELECTRIC LIGHT. SPEED AND COMFORT.

The St. Lawrence Route is noted for its Thousand Miles of Gulf and River Scenery, and is fast becoming the most popular route from and to Europe.

Rates of First Cabin Passage from **10 to 25 Guineas,** according to Steamer and Berth.

For further information apply to any Agent of the Company, or

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